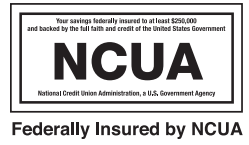


**LOAN RATES**

Effective Date: January 06, 2025

www.agfed.org



**Vehicle Loans**

New Cars, Trucks & Vans\*\*

| Model Year | Loan Type | Term            | APR <sup>(1)</sup> as low as |
|------------|-----------|-----------------|------------------------------|
| 2024-2025  | Fixed     | Up to 36 months | 4.99% APR                    |
| 2024-2025  | Fixed     | Up to 48 months | 5.49% APR                    |
| 2024-2025  | Fixed     | Up to 60 months | 5.99% APR                    |
| 2024-2025  | Fixed     | Up to 72 months | 6.24% APR                    |
| 2024-2025  | Fixed     | Up to 84 months | 7.24% APR                    |

Used Cars, Trucks & Vans\*\*

| Model Year | Loan Type | Term            | APR <sup>(1)</sup> as low as |
|------------|-----------|-----------------|------------------------------|
| 2019-2023  | Fixed     | Up to 36 months | 5.99% APR                    |
| 2019-2023  | Fixed     | Up to 48 months | 6.49% APR                    |
| 2019-2023  | Fixed     | Up to 60 months | 6.99% APR                    |
| 2019-2023  | Fixed     | Up to 72 months | 7.24% APR                    |
| 2020-2023  | Fixed     | Up to 84 months | 8.24% APR                    |

Older Used Cars, Trucks & Vans\*\*\*

| Model Year | Loan Type | Term            | APR <sup>(1)</sup> as low as |
|------------|-----------|-----------------|------------------------------|
| 2016-2018  | Fixed     | Up to 60 months | 7.49% APR                    |

**Personal Loan**

| Loan Type | Term            | APR <sup>(1)</sup> as low as |
|-----------|-----------------|------------------------------|
| Fixed     | Up to 12 months | 9.49% APR                    |
| Fixed     | Up to 24 months | 9.99% APR                    |
| Fixed     | Up to 36 months | 10.49% APR                   |
| Fixed     | Up to 48 months | 10.99% APR                   |
| Fixed     | Up to 60 months | 11.49% APR                   |

**Share Secured Loan**

| Loan Type | Term           | APR <sup>(7)</sup> |
|-----------|----------------|--------------------|
| Fixed     | Up to 10 years | Share Rate + 4%*   |

**Certificate Secured Loan**

| Loan Type | Term                          | APR <sup>(7)</sup>    |
|-----------|-------------------------------|-----------------------|
| Fixed     | Up to Maturity of Certificate | Certificate Rate + 3% |

**No Closing Cost Home Equity Loan<sup>(3)(4)</sup>**

| Term             | Maximum LTV | APR <sup>(1)</sup> as low as | Maximum LTV | APR <sup>(1)</sup> as low as | Maximum LTV | APR <sup>(1)</sup> as low as |
|------------------|-------------|------------------------------|-------------|------------------------------|-------------|------------------------------|
| Up to 60 months  | 80%         | 6.99% APR                    | 80.01%-85%  | 7.99% APR                    | 85.01%-90%  | 8.24% APR                    |
| Up to 84 months  | 80%         | 7.49% APR                    | 80.01%-85%  | 8.49% APR                    | 85.01%-90%  | 8.74% APR                    |
| Up to 120 months | 80%         | 7.49% APR                    | 80.01%-85%  | 8.49% APR                    | 85.01%-90%  | 8.74% APR                    |
| Up to 180 months | 80%         | 7.99% APR                    | 80.01%-85%  | 8.99% APR                    | 85.01%-90%  | 9.24% APR                    |
| Up to 240 months | 80%         | 8.99% APR                    | 80.01%-85%  | 9.49% APR                    | 85.01%-90%  | 9.74% APR                    |

**No Closing Cost Home Equity Line of Credit<sup>(3)(4)</sup>**

| Term       | Maximum LTV | APR <sup>(1)</sup> as low as | Maximum LTV | APR <sup>(1)</sup> as low as |
|------------|-------------|------------------------------|-------------|------------------------------|
| 180 months | 80%         | 7.50% (Prime Rate)           | 90%         | 8.50% (Prime + 1%)           |

## Boats & Recreational Vehicles - New and Used

| Loan Type | Term                    | APR <sup>(1)</sup>        |
|-----------|-------------------------|---------------------------|
| Fixed     | Up to 84 months         | Current Vehicle Rate + 3% |
| Fixed     | 85 months to 120 months | as low as 10.49%          |

## LifeLine of Credit

| Loan Type | Maximum Term | APR <sup>(1)(2)</sup> as low as |
|-----------|--------------|---------------------------------|
| Variable  | Revolving    | 13.50% (Prime + 6%)             |

## Visa Credit Card

| Loan Type                                      | Annual Fee         | APR <sup>(1)</sup>                   |
|--|--------------------|--------------------------------------|
| VISA® Platinum with rebates <sup>(1)(5)</sup>  | None               | 16.90% APR                           |
| VISA® Platinum no rebates <sup>(1)(2)(5)</sup> | None               | as low as 13.50% APR (Prime + 6.00%) |
| VISA® Classic <sup>(1)(5)</sup>                | None               | 17.90% APR                           |
| VISA® Secured <sup>(1)(6)</sup>                | \$25.00 Annual Fee | 17.90% APR                           |

Rates are subject to change without advance notice. Certain restrictions and conditions may apply.

(1) APR is Annual Percentage Rate. Actual rate may vary as it is determined by an evaluation of credit, loan amount, term and other factors. Term is determined by loan amount and/or evaluation of credit. All loans are subject to credit approval. Certain restrictions and conditions may apply.

(2) APR is based on the Prime Rate published in the Wall Street Journal plus or minus a margin and based on evaluation of credit. Your actual APR will be disclosed at the time of credit approval. Not all applicants will qualify for the lowest rate. The Prime Rate is 7.50% as of the effective date indicated above.

(3) All mortgage requests that are in first position must have an escrow account in order for the remittance of taxes and insurance. Property must be located in any U.S. state or the District of Columbia, excluding Hawaii, New York, or Texas.

(4) The Credit Union currently waives the closing costs at loan origination, which is a conditional benefit being provided to you. The collection and recovery of these conditionally waived costs would only occur upon prepayment of the loan within two (2) years of the origination. Minimum loan amount is \$10,000. Maximum loan amount for 80% LTV is \$250,000. Maximum loan amount greater than 80% LTV is \$150,000. Current AgFed Home Equity loans/lines of credit being refinanced require a new minimum advance of \$10,000. Collateral used in a Home Equity loan/ lines of credit must be occupied as the primary residence of the applicants. Not all properties will qualify as collateral.

(5) Qualification for a VISA® Classic/Platinum is based on a credit evaluation and other factors. Cardholder agreement will be provided when approved.

(6) Secured VISA® Classic - the funds in this account will be pledged to secure your line of credit and cannot be withdrawn, unless your VISA® card is closed and paid in full.

(7) APR is Annual Percentage Rate. Funds pledged as collateral for these products cannot be withdrawn unless the loan is paid in full. Loan term is based on amount requested. Certificate loans cannot extend beyond the maturity date of the Certificate pledged.

\*This excludes the lowest tier rate of 0%.

\*\* New vehicles are the two (2) latest model years, currently 2024 and 2025. Used vehicles are currently 2019 model year to 2023 for terms up to 72 months and 2020 model year to 2023 for terms up to 84 months. All advertised Auto loan rates reflect financing at 100% LTV. Financing is available up to 125% with a margin added for LTV between 101% and 125%. The added margin will not exceed 0.50%. Minimum loan amount for a 72 month term is \$25,000.00. Minimum loan amount for a 84 month term is \$35,000.00.

\*\*\* Older used vehicles are the three (3) oldest model years currently 2016 to 2018. Financing is limited to \$50,000.00 and loan terms cannot exceed 60 months. Financing for older used vehicles is available for up to 100% LTV.

### Payment Examples:

**Vehicle Loan** - The estimated monthly payment for a \$20,000 new auto loan with a 60 month term at a rate of 5.99% APR is \$386.54.

The estimated monthly payment for a \$20,000 used auto loan with a 60 month term at a rate of 6.99% APR is \$395.90.

The estimated monthly payment for a \$20,000 older used auto loan with a 60 month term at a rate of 7.49% APR is \$400.63.

**Personal Loan** - The estimated monthly payment for a \$1,000 personal loan with a 12 month term at a rate of 9.49% APR is \$87.67.

**Home Equity Loan** - The estimated monthly payment for a \$20,000 home equity loan at 80% LTV with a 120 month term at a rate as low as 7.49% APR is \$237.32.

**Boats & Recreational Loan** - The estimated monthly payment for a \$20,000 new boat & recreational vehicle loan with a 60 month term at a rate as low as 8.99% APR is \$415.03. The estimated monthly payment for a \$20,000 used boat & recreational vehicle loan with a 60 month term at a rate as low as 9.99% APR is \$424.79.