

At Rize Credit Union, we're focused on empowering you with low-rate loans that open doors to endless possibilities. Be it your dream home, a significant purchase, or a new car, our loans make these aspirations achievable without compromising your financial stability.

Let us guide you as your reliable partner in building a future that's financially secure and brimming with opportunities. Together we rise!

RizeCU.com/Loan-Rates

APR = Annual Percentage Rate. Rates are subject to change without notice, are based on creditworthiness, and may require a down payment.

Credit Union federally insured by [NCUA](#).

Auto Loans

Term	Min Loan Amt	APR	Est Pmt / \$1,000
≤ 4 years	\$5,000	6.24% - 15.24%	\$23.60 - \$27.95
5 years	\$10,000	6.74% - 15.74%	\$19.68 - \$24.18
6 years	\$15,000	7.24% - 16.24%	\$17.16 - \$21.82
7 years ¹	\$25,000	7.74% - 11.24%	\$15.46 - \$17.25

First-Time Buyer Auto Loans

Term	Min Loan Amt	APR	Est Pmt / \$1,000
≤ 4 years	\$5,000	7.24% - 16.24%	\$24.06 - \$28.46
5 years	\$10,000	7.74% - 16.74%	\$20.15 - \$24.71
6 years	\$15,000	8.24% - 17.24%	\$17.65 - \$22.38

Motorcycle Loans

Term	Min Loan Amt	APR	Est Pmt / \$1,000
≤ 4 years	\$5,000	7.74% - 16.74%	\$31.22 - \$35.53
5 years	\$10,000	8.24% - 17.74%	\$24.30 - \$28.73
6 years	\$15,000	8.74% - 17.74%	\$20.40 - \$24.99
7 years	\$25,000	9.24% - 12.74%	\$17.17 - \$18.91

First-Time Buyer Motorcycle Loans

Term	Min Loan Amt	APR	Est Pmt / \$1,000
≤ 4 years	\$5,000	7.24% - 16.74%	\$24.29 - \$28.72
5 years	\$10,000	8.24% - 17.24%	\$20.39 - \$24.98
6 years	\$15,000	8.74% - 17.74%	\$17.90 - \$22.66

RV, Boat & Sport Loans

Term	Min Loan Amt	APR	Est Pmt / \$1,000
≤ 4 years	\$2,500	7.74% - 16.74%	\$24.29 - \$28.72
5 years	\$15,000	8.24% - 17.24%	\$20.39 - \$24.98
6 years	\$15,000	8.74% - 17.74%	\$17.90 - \$22.66
7 years	\$30,000	8.24% - 12.74%	\$16.21 - \$18.05
8 - 9 years	\$30,000	9.74% - 13.24%	\$13.14 - \$15.13
10 - 11 years	\$50,000	10.24% - 13.74%	\$12.09 - \$14.21
12 - 15 years	\$50,000	10.74% - 14.24%	\$11.20 - \$13.48

Classic Loans

Term	Min Loan Amt	APR ²	Est Pmt / \$1,000
≤ 4 years	\$5,000	7.24% - 10.74%	\$24.06 - \$25.72
5 years	\$10,000	7.74% - 11.74%	\$20.15 - \$22.11
6 years	\$15,000	8.24% - 12.24%	\$17.65 - \$19.68
7 years	\$25,000	8.74% - 10.74%	\$15.96 - \$16.99

Vehicle Value Loans

Term	Min Loan Amt	APR ^{3,4}	Est Pmt / \$1,000
≤ 4 years	\$5,000	6.24% - 15.24%	\$23.60 - \$27.96
5 years	\$10,000	6.74% - 15.74%	\$19.68 - \$24.19
6 years	\$15,000	7.24% - 10.74%	\$17.17 - \$18.91

The maximum rate on auto loans is 18%. An additional 0.25% discount is available with a down payment of at least 10%. Some restrictions apply. Vehicles with mileage in excess of 150,000 may be subject to a rate adjustment of 1%. ¹Teen Auto Loans only available up to 6 years. Teen must be at least 16 years old to apply. Parent required on account and must meet credit qualifications. ²Certified appraisal required. ³Certified appraisal required. ⁴Inspection may be required.

Home Equity Loans

Term	Owner Occupied	Non-Owner Occupied
≤ 10 years	8.25% - 10.75%	8.25% - 9.25%
15 years	7.75% - 10.25%	8.75% - 9.75%
20 years	8.25% - 10.75%	-

Home Equity Lines of Credit

	Owner Occupied	Non-Owner Occupied
Interest-Only HELOC ⁵	8.75% - 11.00%	-
Traditional HELOC	8.50% - 13.50%	9.50% - 11.50%

Home equity lines and loan rates are based on a Prime Rate of 8.50% as of 7.26.23 plus a 0% - 5% margin and applicable LTV = rate, subject to creditworthiness. Floor rates range from 4% to 8%. There is no annual cap on Interest-Only HELOCs. The annual cap on Traditional HELOCs is 2%, and the lifetime cap is 6%, above the fully indexed rate at the time of origination. There is no cap on the minimum loan amount of \$25,000. A sample payment based on a \$25,000 loan for 10 years at 9.25% APR would be \$320.18. Processing fees can range from \$487 to \$1,337 for California and \$312 to \$1,192 for Nevada, paid by the borrower. Home equity lines and loans are only available in California and Nevada. Additional fees may apply. ⁵Not available on non-owner occupied dwellings.

Personalized Loans⁶

Term	Min Loan Amt	APR	Est Pmt / \$1,000
2 years	\$250	10.00% - 15.00%	\$45.15 - \$48.50
4 years	\$2,500	11.00% - 16.00%	\$25.85 - \$28.35
5 years	\$5,000	12.00% - 17.00%	\$22.25 - \$24.86

Credit Builder Loans

Term	Min Loan Amt	APR	Est Pmt / \$1,000
9 months ⁷	\$250	5.50%	\$113.67
2 years	\$500	5.50%	\$44.10
4 years	\$2,500	6.00%	\$23.49

Lines of Credit

Term	APR	Daily Periodic Rate
Revolving	15.75% - 18.00%	0.043150% - 0.049315%

Share-Secured Lines of Credit

Term	Min Loan Amt	Daily Periodic Rate
Secure 100% of amount borrowed	Share rate + 3%	0.008356%

Certificate-Secured Loans

Term	Min Loan Amt	APR
Options up to 5 years ⁸	Secure 100%	Certificate rate + 2%

⁶Includes Debt Consolidation, Forever Family, Home Care, Medical, Quinceañera, Relocation or Moving, and Everything Else loans. ⁷Teen Credit Builder Loans only – ages 16 to 17. ⁸Interest must be paid annually, if not on a repayment plan option. Maximum loan amount is based on creditworthiness and ability to repay. \$1,000 minimum loan amount. Maximum rate of 18%.

Visa Credit Cards

	Intro APR ⁹	Variable APR	Fixed APR
Platinum	2.90%	15.25% - 18.00%	-
Teen Platinum ¹⁰	2.90%	-	12.50%
Secured Platinum	-	17.75%	-

Variable rates based on Prime Rate of 8.50% as of 7.26.23 plus a 6.75% - 14.00% margin. ⁹The standard introductory period is six billing cycles. All rates are based on creditworthiness. The limit is \$1,000 to \$50,000, \$500 for Teens. There is a 3% transaction fee on Balance Transfers and Cash Advances and a 1% foreign transaction fee. ¹⁰Teens must be at least 16 years old to apply. A parent is required on the account and must meet credit qualifications.