

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](https://RizeCU.com/Loan-Rates)

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

Prime Rate = 7.50% as of 12.19.24

Credit Union federally insured by [NCUA](https://www.ncua.gov/).

## Auto Loans

Term	Min Loan Amt	APR	Est Pmt / \$1,000
≤ 4 years	\$5,000	6.74% - 14.74%	\$23.37 - \$27.70
5 years	\$10,000	6.24% - 15.24%	\$19.44 - \$23.92
6 years	\$15,000	6.74% - 15.74%	\$16.92 - \$21.55
7 years <sup>1</sup>	\$25,000	7.24% - 10.74%	\$15.21 - \$16.99

## First-Time Buyer Auto Loans

Term	Min Loan Amt	APR	Est Pmt / \$1,000
≤ 4 years	\$5,000	6.74% - 15.74%	\$23.83 - \$28.21
5 years	\$10,000	7.24% - 16.24%	\$19.91 - \$24.45
6 years	\$15,000	7.74% - 16.74%	\$17.41 - \$22.10

## 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% - 17.24%	\$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	7.74% - 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 <sup>2</sup>	Est Pmt / \$1,000
≤ 4 years	\$5,000	6.74% - 10.24%	\$23.83 - \$25.48
5 years	\$10,000	7.24% - 11.24%	\$19.91 - \$21.86
6 years	\$15,000	7.74% - 11.74%	\$17.41 - \$19.42
7 years	\$25,000	8.74% - 10.74%	\$15.71 - \$16.73

## Vehicle Value Loans

Term	Min Loan Amt	APR <sup>3,4</sup>	Est Pmt / \$1,000
≤ 4 years	\$5,000	5.74% - 14.74%	\$23.37 - \$27.70
5 years	\$10,000	6.24% - 15.24%	\$19.44 - \$23.92
6 years	\$15,000	6.74% - 10.24%	\$16.92 - \$18.65

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%. <sup>1</sup>Teen 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. <sup>2</sup>Certified appraisal required. <sup>3</sup>Certified appraisal required. <sup>4</sup>Inspection 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%	-

## 100% CLTV Home Equity Loans

Term	Owner Occupied
10 years	8.25% - 10.75%

## Home Equity Lines of Credit

	Owner Occupied	Non-Owner Occupied
Interest-Only HELOC <sup>5</sup>	7.75% - 10.00%	-
Traditional HELOC	7.50% - 12.50%	8.50% - 10.50%

Home equity lines and loan rates are based on Prime Rate plus a 0% – 5% margin and applicable LTV, 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. <sup>5</sup>Not available on non-owner occupied dwellings.

## Personalized Loans<sup>6</sup>

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 <sup>7</sup>	\$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	14.75% - 18.00%	0.040410% - 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 <sup>8</sup>	Secure 100%	Certificate rate + 2%

<sup>6</sup>Includes Debt Consolidation, Forever Family, Home Care, Medical, Quinceañera, Relocation or Moving, and Everything Else loans. <sup>7</sup>Teen Credit Builder Loans only – ages 16 to 17. <sup>8</sup>Interest 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 <sup>9</sup>	Variable APR	Fixed APR
Platinum	2.90%	14.25% - 18.00%	-
Teen Platinum <sup>10</sup>	2.90%	-	12.50%
Secured Platinum	-	16.75%	-

Variable rates based on Prime Rate plus a 7.25% - 14.00% margin. <sup>9</sup>The 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. <sup>10</sup>Teens must be at least 16 years old to apply. A parent is required on the account and must meet credit qualifications.