

# Consumer Loan Rates

All rates displayed Annual Percentage Rate (APR)



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**NCUA**  
Federally  
Insured  
by NCUA

Annual Percentage Rates effective 06/15/2024 and subject to change without notice.

Rates in effect as of the effective date listed above. Rates and terms offered are subject to change. Please contact us for complete details on interest rates and how your rate is determined.

Description	Repayment Term	Annual Percentage Rates
<b>New Autos</b> (current and previous year)	Up to 42 months	As low as 6.50%
	Up to 66 months	As low as 6.70%
	Up to 90 months	As low as 7.50%
<b>Used Auto</b>	Up to 42 months	As low as 6.50%
	Up to 66 months	As low as 6.70%
	Up to 90 months	As low as 7.50%
<b>Older Models (2015-2019 model year, additional rate add-on for 2014 model year and earlier)</b>	Up to 42 months	As low as 7.00%
	Up to 66 months	As low as 7.60%
	Up to 90 months	As low as 8.50%
<b>Motorcycles, Scooters, Jet Skis &amp; ATV Vehicles</b>	Up to 42 months	As low as 6.24%
	Up to 78 months	As low as 7.49%
<b>Motorhome, Travel Trailers, Campers &amp; Yachts</b>	Up to 56 months	As low as 8.75%
	Up to 180 months	As low as 10.50%
<b>Boats Under 30 ft</b>	Up to 56 months	As low as 8.75%
	Up to 120 months	As low as 10.00%
<b>Tractors and Horse Trailers</b> (Maximum Loan Amount: \$30,000)	Up to 42 months	As low as 6.24%
	Up to 60 months	As low as 6.99%
<b>Share Secured Loan</b>	Contact branch for terms	Contact branch for terms
<b>Lifestyle Loan/Signature Loan</b>	Up to 12 months	As low as 9.99%
	Up to 72 months	As low as 11.99%
<b>EZ\$ Loan</b>	Contact branch for terms	Contact branch for terms
<b>Personal Line of Credit</b> (Min. Loan Amount \$500: Max. Loan Amount: \$50,000)	Revolving	As low as 14.75%
<b>CREDIT CARDS</b>		

<b>VISA Rewards</b> <a href="#">See disclosures</a>	<b>Revolving</b>	<b>As low as 14.15%</b> <b>As low as 2.99% Intro rate for 6 months</b>
<b>VISA Platinum</b> <a href="#">See disclosures</a>	<b>Revolving</b>	<b>As low as 11.90%</b>
<b>HOME EQUITY OPTIONS:</b>		
<b>Home Equity Loan [Fixed Rate]</b> (LTV up to 100%) **	<b>Up to 180 months</b>	<b>As low as 6.35%</b>
<b>Home Equity Line of Credit [Variable Rate]</b> (LTV up to 100%) **	<b>Up to 180 months</b>	<b>As low as 8.50%</b>

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Wauna Credit Union is registered with the National Mortgage Licensing System (NMLS #421867). Visit the NMLS Consumer Access website: <http://www.nmlsconsumeraccess.org> to confirm our registration and that of our Mortgage Loan Originators. NMLS Consumer AccessSM is a free service for consumers to confirm that the financial-services company or professional with whom they wish to conduct business is authorized to conduct business in their state.

\*\*Home Equity Loan Terms

APR = Annual Percentage Rate. No closing costs except appraisal if required. Estimated appraisal cost: \$745. Your interest rate and credit limit will be determined based on individual credit worthiness. Verification of income is required. Property Insurance is required. If the property is located in a Special Flood Hazard Area, we will require you to obtain flood insurance if it is available. An early closure fee (Title, Recording, Flood Determination - Total fees approximately \$250) is applied if the loan is closed within the first 36 months. A \$35 Annual Fee will be waived if the Total Finance Charges paid during the previous 12 months is equal to or exceeds \$35. You must pay a Re-Conveyance Fee at the end of the contract in order to release our lien. This fee will be determined at the time of re-conveyance. Maximum loan amount is determined by a variety of methods, including County RMV, AVM Report, or Appraised Value. The APR includes interest only and no other costs and could change at any time. Variable Rate is equal to the Prime Rate index (currently 8.50% APR as of July 27, 2023) as published in the Wall Street Journal and is subject to change. To determine the APR which will apply to your account, a margin (currently 0.00% APR - 8.00% APR) will be added to your current index rate. As of July 27, 2023, the Variable Annual Percentage Rate for Home Equity Lines of Credit ranged from 8.50% APR - 14.25% APR). Home equity loans may qualify for tax deductible interest. Consult with your tax advisor for details. In no event will the regular APR be less than the Prime Rate or more than 18.00% APR or applicable state law. Non-members may apply for a Home Equity Line of Credit. Membership with Wauna Credit Union is required for a Home Equity Line of Credit to be funded. Visit [waunafcu.org](http://waunafcu.org) for member eligibility details.