



ILA LOCAL 1235 FEDERAL CREDIT UNION
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LOAN RATES AS OF 2/16/2022

<u>TYPE</u>	<u>TERM</u>	<u>RATES AS LOW AS</u>	<u>MAXIMUM LOAN AMT</u>
NEW AUTO - 100% DEALER INVOICE	36 MO.	1.99%	\$100,000.00
	48 MO.	2.75%	
	60 MO.	3.75%	
	72 MO.	4.75%	
	84 MO.	5.75%	
USED AUTO - YEAR 2014 & UP 100% N.A.D.A RETAIL	36 MO.	2.75%	\$75,000.00
	48 MO.	3.10%	
	60 MO.	3.75%	
	72 MO.	4.75%	
	84 MO.	5.75%	
NEW MOTORCYCLE - 100% DEALER INVOICE	60 MO.	7.50%	\$50,000.00
USED MOTORCYCLE - YEAR 2014 & UP 100% N.A.D.A RETAIL	48 MO.	8.00%	\$50,000.00
RV & WATERCRAFT	60 MO.	8.00%	\$40,000.00
CLASSIC/KIT AUTO - 100% N.A.D.A RETAIL	72 MO.	5.75%	\$50,000.00
NEW COMMERCIAL AUTO - 100% N.A.D.A RETAIL	72 MO.	5.50%	\$100,000.00
USED COMMERCIAL AUTO - 100% N.A.D.A RETAIL YEAR 2014 & UP	72 MO.	6.00%	\$100,000.00
PERSONAL - UP TO 25% SECURED	36 MO.	8.75%	UP TO \$30,000.00
	48 MO.	8.85%	
	60 MO.	8.95%	
PERSONAL - 50% SECURED	24 MO.	2.50%	\$40,000.00
	36 MO.	3.00%	
	48 MO.	4.00%	
	60 MO.	4.50%	
PERSONAL - 100% SECURED	24 MO.	1.99%	SHARE BALANCE
	36-48 MO.	2.99%	
	60 MO.	3.99%	
ANY TIME LOAN	6 MO.	20.00%	\$1,000.00

*SHARE DIVIDEND RATE .05% CD RATES 6 MO .15% 12 MO .20% *RATE
VARIES BASED ON CREDIT SCORE * RATES SUBJECT TO CHANGE WITHOUT NOTICE **