



**ILA LOCAL 1235 FEDERAL CREDIT UNION**  
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**WWW.ILA1235FCU.COM**

***LOAN RATES AS OF 1/1/2026***

| <u>TYPE</u>                                                      | <u>TERM</u>  | <u>RATES AS LOW AS</u> | <u>MAXIMUM LOAN AMT</u> |
|------------------------------------------------------------------|--------------|------------------------|-------------------------|
| <b>NEW AUTO - 100% DEALER INVOICE</b>                            | 36 MO.       | 3.25%                  | \$100,000.00            |
|                                                                  | 48 MO.       | 3.75%                  |                         |
|                                                                  | 60 MO.       | 3.99%                  |                         |
|                                                                  | 72 MO.       | 4.50%                  |                         |
|                                                                  | 84 MO.       | 4.99%                  |                         |
| <b>USED AUTO - YEAR 2019 &amp; Newer<br/>100% N.A.D.A RETAIL</b> | 36 MO.       | 3.25%                  | \$75,000.00             |
|                                                                  | 48 MO.       | 3.75%                  |                         |
|                                                                  | 60 MO.       | 4.25%                  |                         |
|                                                                  | 72 MO.       | 4.75%                  |                         |
|                                                                  | 84 MO.       | 4.99%                  |                         |
| <b>NEW MOTORCYCLE - 100% DEALER INVOICE</b>                      | 60 MO.       | 3.75%                  | \$50,000.00             |
| <b>USED MOTORCYCLE - YEAR 2019 &amp; UP 100% N.A.D.A RETAIL</b>  | 48 MO.       | 3.99%                  | \$50,000.00             |
| <b>RV &amp; WATERCRAFT</b>                                       | 60 MO.       | 3.75%                  | \$40,000.00             |
| <b>CLASSIC/KIT AUTO - 100% N.A.D.A RETAIL</b>                    | 72 MO.       | 5.99%                  | \$50,000.00             |
| <b>PERSONAL - UP TO 25% SECURED</b>                              | 36 MO.       | 6.75%                  | UP TO \$30,000.00       |
|                                                                  | 48 MO.       | 7.25%                  |                         |
|                                                                  | 60 MO.       | 7.75%                  |                         |
| <b>PERSONAL - 50% SECURED</b>                                    | 24 MO.       | 1.99%                  | \$40,000.00             |
|                                                                  | 36 MO.       | 2.99%                  |                         |
|                                                                  | 48 MO.       | 3.99%                  |                         |
|                                                                  | 60 MO.       | 4.99%                  |                         |
| <b>PERSONAL - 100% SECURED</b>                                   | 24 MO.       | 1.00%                  | SHARE BALANCE           |
|                                                                  | 36-48 MO.    | 1.25%                  |                         |
|                                                                  | 60 MO.       | 1.75%                  |                         |
| <b>SECOND FIXED (HOME EQUITY)</b>                                | 5 YR         | 5.00%                  | MAX \$50,000.00         |
|                                                                  | 10 YR        | 4.75%                  |                         |
| <b>ANY TIME LOAN</b>                                             | 12 MO.       | 22.00%                 | \$2,000.00              |
| <b>CHRISTMAS CLUB</b>                                            | MATURES 11/1 | 2.00%                  | <b><u>CD RATES</u></b>  |
| <b>VACATION CLUB</b>                                             | MATURES 5/1  | 2.00%                  | <b>6 MONTH @ 2.25%</b>  |
|                                                                  |              |                        | <b>12 MONTH @ 2.99%</b> |

*SHARE & DRAFT DIVIDEND RATE .05%*

*\*RATE*

*VARIES BASED ON CREDIT SCORE \* RATES SUBJECT TO CHANGE WITHOUT NOTICE \**