



**ILA LOCAL 1235 FEDERAL CREDIT UNION**  
 973.344.8660 - FAX-973.732.1698 - WWW.ILA1235FCU.COM

**LOAN RATES AS OF 03/13/2025**

<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.	3.75%	\$100,000.00
	48 MO.	4.75%	
	60 MO.	4.99%	
	72 MO.	5.15%	
	84 MO.	5.50%	
<b>USED AUTO - YEAR 2018 &amp; Newer 100% N.A.D.A RETAIL</b>	36 MO.	4.49%	\$75,000.00
	48 MO.	4.99%	
	60 MO.	5.15%	
	72 MO.	5.50%	
	84 MO.	5.99%	
<b>NEW MOTORCYCLE - 100% DEALER INVOICE</b>	60 MO.	5.99%	\$50,000.00
<b>USED MOTORCYCLE - YEAR 2018 &amp; UP 100% N.A.D.A RETAIL</b>	48 MO.	6.99%	\$50,000.00
<b>RV &amp; WATERCRAFT</b>	60 MO.	5.99%	\$40,000.00
	72 MO.	6.50%	\$40,000.00
<b>CLASSIC/KIT AUTO - 100% N.A.D.A RETAIL</b>	72 MO.	6.25%	\$50,000.00
<b>PERSONAL - UP TO 25% SECURED</b>	36 MO.	7.75%	UP TO \$30,000.00
	48 MO.	8.75%	
	60 MO.	9.75%	
<b>PERSONAL - 50% SECURED</b>	24 MO.	2.50%	MAX \$60,000.00
	36 MO.	3.50%	
	48 MO.	4.50%	
	60 MO.	5.50%	
<b>PERSONAL - 100% SECURED</b>	24 MO.	1.00%	SHARE BALANCE
	36-48 MO.	1.75%	
	60 MO.	2.50%	
<b>SECOND FIXED (HOME EQUITY)</b>	5 YR	5.00%	MAX \$50,000.00
	10 YR	4.75%	
<b>VACATION LOAN</b>	16 MO.	7.50%	\$5,000.00
<b>ANY TIME LOAN</b>	12 MO.	22.00%	\$2,000.00
<b>CLUB ACCOUNTS</b>	VACATION 5/1	HOLIDAY 11/1	DIVIDEND @ 1.50%

SHARE DIVIDEND .15% SHARE DRAFT DIVIDEND .15% CD RATES 6 MO @1.50% 12 MO @ 2.99% \*RATE VARIES  
 BASED ON CREDIT SCORE \* RATES SUBJECT TO CHANGE WITHOUT NOTICE \*