



ILA LOCAL 1235 FEDERAL CREDIT UNION
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LOAN RATES AS OF 3/15/2023

TYPE	TERM	RATES AS LOW AS	MAXIMUM LOAN AMT
NEW AUTO - 100% DEALER INVOICE	36 MO.	4.50%	\$100,000.00
	48 MO.	4.75%	
	60 MO.	5.50%	
	72 MO.	5.75%	
	84 MO.	6.99%	
USED AUTO - YEAR 2016 & Newer 100% N.A.D.A RETAIL	36 MO.	4.99%	\$75,000.00
	48 MO.	5.25%	
	60 MO.	5.99%	
	72 MO.	6.50%	
	84 MO.	7.99%	
NEW MOTORCYCLE - 100% DEALER INVOICE	60 MO.	7.99%	\$50,000.00
USED MOTORCYCLE - YEAR 2016 & UP 100% N.A.D.A RETAIL	48 MO.	8.99%	\$50,000.00
RV & WATERCRAFT	60 MO.	7.99%	\$40,000.00
CLASSIC/KIT AUTO - 100% N.A.D.A RETAIL	72 MO.	6.75%	\$50,000.00
PERSONAL - UP TO 25% SECURED	36 MO.	8.75%	UP TO \$30,000.00
	48 MO.	9.75%	
	60 MO.	10.75%	
PERSONAL - 50% SECURED	24 MO.	2.50%	\$40,000.00
	36 MO.	3.50%	
	48 MO.	4.50%	
	60 MO.	5.50%	
PERSONAL - 100% SECURED	24 MO.	1.99%	SHARE BALANCE
	36-48 MO.	2.99%	
	60 MO.	4.50%	
SECOND FIXED (HOME EQUITY)	5 YR	6.05%	MAX \$50,000.00
	10 YR	6.49%	
ANY TIME LOAN	12 MO.	22.00%	\$2,000.00

SHARE DIVIDEND RATE .05% CD RATES 6 MO @ .15% 12 MO @ .20%

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