



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

LOAN RATES AS OF 5/01/2025

<u>TYPE</u>	<u>TERM</u>	<u>RATES AS LOW AS</u>	<u>MAXIMUM LOAN AMT</u>
NEW AUTO - 100% DEALER INVOICE	36 MO.	3.00%	\$100,000.00
	48 MO.	3.75%	
	60 MO.	4.25%	
	72 MO.	4.75%	
	84 MO.	4.99%	
USED AUTO - YEAR 2018 & Newer 100% N.A.D.A RETAIL	36 MO.	3.25%	\$75,000.00
	48 MO.	3.75%	
	60 MO.	4.25%	
	72 MO.	4.75%	
	84 MO.	4.99%	
NEW MOTORCYCLE - 100% DEALER INVOICE	60 MO.	5.99%	\$50,000.00
USED MOTORCYCLE - YEAR 2018 & UP 100% N.A.D.A RETAIL	48 MO.	6.99%	\$50,000.00
RV & WATERCRAFT	60 MO.	5.99%	\$40,000.00
	72 MO.	6.50%	\$40,000.00
CLASSIC/KIT AUTO - 100% N.A.D.A RETAIL	72 MO.	6.25%	\$50,000.00
PERSONAL - UP TO 25% SECURED	36 MO.	7.25%	UP TO \$30,000.00
	48 MO.	7.50%	
	60 MO.	7.99%	
PERSONAL - 50% SECURED	24 MO.	2.50%	MAX \$60,000.00
	36 MO.	3.50%	
	48 MO.	4.50%	
	60 MO.	5.50%	
PERSONAL - 100% SECURED	24 MO.	1.00%	SHARE BALANCE
	36-48 MO.	1.75%	
	60 MO.	2.50%	
SECOND FIXED (HOME EQUITY)	5 YR	5.00%	MAX \$50,000.00
	10 YR	4.75%	
VACATION LOAN	16 MO.	6.99%	\$5,000.00
ANY TIME LOAN	12 MO.	22.00%	\$2,000.00
CLUB ACCOUNTS	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%
 BASED ON CREDIT SCORE * RATES SUBJECT TO CHANGE WITHOUT NOTICE *

*RATE VARIES