



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

***LOAN RATES AS OF 5/16/2022***

<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.	1.99%	\$100,000.00
	48 MO.	2.75%	
	60 MO.	3.75%	
	72 MO.	4.75%	
	84 MO.	5.75%	
<b>USED AUTO - YEAR 2015 &amp; Newer 100% N.A.D.A RETAIL</b>	36 MO.	2.75%	\$75,000.00
	48 MO.	3.10%	
	60 MO.	3.75%	
	72 MO.	4.75%	
	84 MO.	5.75%	
<b>NEW MOTORCYCLE - 100% DEALER INVOICE</b>	60 MO.	7.50%	\$50,000.00
<b>USED MOTORCYCLE - YEAR 2015 &amp; UP 100% N.A.D.A RETAIL</b>	48 MO.	8.00%	\$50,000.00
<b>RV &amp; WATERCRAFT</b>	60 MO.	8.00%	\$40,000.00
<b>CLASSIC/KIT AUTO - 100% N.A.D.A RETAIL</b>	72 MO.	5.75%	\$50,000.00
<b>NEW COMMERCIAL AUTO - 100% N.A.D.A RETAIL</b>	72 MO.	5.50%	\$100,000.00
<b>USED COMMERCIAL AUTO - 100% N.A.D.A RETAIL YEAR 2012 &amp; UP</b>	72 MO.	6.00%	\$100,000.00
<b>PERSONAL - UP TO 25% SECURED</b>	36 MO.	8.75%	UP TO \$30,000.00
	48 MO.	8.85%	
	60 MO.	8.95%	
<b>PERSONAL - 50% SECURED</b>	24 MO.	2.50%	\$40,000.00
	36 MO.	3.00%	
	48 MO.	4.00%	
	60 MO.	4.50%	
<b>PERSONAL - 100% SECURED</b>	24 MO.	1.99%	SHARE BALANCE
	36-48 MO.	2.99%	
	60 MO.	3.99%	
<b>ANY TIME LOAN</b>	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 \*