



ILA LOCAL 1235 FEDERAL CREDIT UNION
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LOAN RATES AS OF 4/1/2026

<u>TYPE</u>	<u>TERM</u>	<u>RATES AS LOW AS</u>	<u>MAXIMUM LOAN AMT</u>
NEW AUTO - 100% DEALER INVOICE	36 MO.	3.75%	\$100,000.00
	48 MO.	3.99%	
	60 MO.	4.50%	
	72 MO.	4.99%	
	84 MO.	5.75%	
USED AUTO - YEAR 2019 & Newer 100% N.A.D.A RETAIL	36 MO.	3.99%	\$75,000.00
	48 MO.	4.50%	
	60 MO.	4.99%	
	72 MO.	5.25%	
	84 MO.	6.00%	
NEW MOTORCYCLE - 100% DEALER INVOICE	60 MO.	3.75%	\$50,000.00
USED MOTORCYCLE - YEAR 2019 & UP 100% N.A.D.A RETAIL	48 MO.	3.99%	\$50,000.00
RV & WATERCRAFT	60 MO.	4.99%	\$40,000.00
CLASSIC/KIT AUTO - 100% N.A.D.A RETAIL	72 MO.	5.99%	\$50,000.00
PERSONAL - UP TO 25% SECURED	36 MO.	6.75%	UP TO \$30,000.00
	48 MO.	7.50%	
	60 MO.	8.25%	
PERSONAL - 50% SECURED	24-36 MO.	1.99%	\$60,000.00
	48 MO.	2.99%	
	60 MO.	3.99%	
PERSONAL - 100% SECURED	24 MO.	1.00%	SHARE BALANCE
	36-48 MO.	1.25%	
	60 MO.	1.75%	
SECOND FIXED (HOME EQUITY)	5 YR	5.00%	MAX \$50,000.00
	10 YR	4.75%	
ANY TIME LOAN	12 MO.	22.00%	\$2,000.00
CHRISTMAS CLUB	MATURES 11/1	2.00%	CD RATES
VACATION CLUB	MATURES 5/1	2.00%	6 MONTH @ 2.25%
			12 MONTH @ 2.99%

SHARE & DRAFT DIVIDEND RATE .05%

*RATE

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