



ILA LOCAL 1235 FEDERAL CREDIT UNION
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LOAN RATES AS OF 2/28/2018

TYPE	TERM	RATES AS LOW AS	MAXIMUM LOAN AMT
NEW AUTO - 100% DEALER INVOICE	36 MO.	1.99%	\$120,000.00
	48 MO.	2.50%	
	60 MO.	2.70%	
	72 MO.	3.20%	
USED AUTO - MODEL '11 & UP 100% N.A.D.A RETAIL	36 MO.	2.65%	\$120,000.00
	48 MO.	2.85%	
	60 MO.	3.00%	
	72 MO.	3.60%	
NEW MOTORCYCLE - 100% DEALER INVOICE	60 MO.	7.50%	\$20,000.00
USED MOTORCYCLE - MODEL '11 & UP 100% N.A.D.A RETAIL	48 MO.	8.00%	\$20,000.00
RV & WATERCRAFT	60 MO.	8.00%	\$40,000.00
CLASSIC/KIT AUTO - 100% N.A.D.A RETAIL	72 MO.	5.75%	\$50,000.00
NEW COMMERCIAL AUTO - 100% N.A.D.A RETAIL	72 MO.	5.50%	\$50,000.00
USED COMMERCIAL AUTO - 100% N.A.D.A RETAIL MODEL '11 & UP	72 MO.	6.00%	\$50,000.00
PERSONAL - UP TO 20% SECURED NEW AMOUNT & TERMS	36 MO.	9.00%	UP TO \$25,000.00 *
	48 MO.	9.25%	
	60 MO.	9.50%	
PERSONAL - 50% SECURED	24 MO.	3.50%	\$40,000.00
	36 MO.	4.00%	
	48 MO.	5.00%	
PERSONAL - 100% SECURED	24 MO.	2.00%	SHARE BALANCE
	36-48 MO.	3.50%	
	60 MO.	5.50%	
ANY TIME LOAN	6 MO.	20.00%	\$1,000.00

SHARE DIVIDEND RATE .10%
** RATE VARIES BASED ON CREDIT SCORE **
RATES SUBJECT TO CHANGE WITHOUT NOTICE

