

Loan Rates

As of January 21, 2023

YOUR LOCAL BRANCH OFFICE

Quoted rates are subject to change daily at the discretion of the Board of Directors. For the most up-to-date rate information, call 888.732.8562 or locally in Raleigh, 919.857.2150.

VEHICLE LOANS | Fixed Rate Loans

	APR*
New Vehicle	
Up to 36 Months	5.25%
Example: For a \$25,000 new vehicle loan, your monthly payment will be \$753 for 36 months at 5.25% APR.	
37-60 Months	5.75%
Example: For a \$25,000 new vehicle loan, your monthly payment will be \$481 for 60 months at 5.75% APR.	
61-72 Months	6.25%
Example: For a \$25,000 new vehicle loan, your monthly payment will be \$418 for 72 months at 6.25% APR.	
73-96 Months	7.50%
Example: For a \$25,000 new vehicle loan, your monthly payment will be \$348 for 96 months at 7.50% APR.	
<p style="font-size: small;">New vehicle is defined as prior, current or upcoming year model with 10,000 miles or less. May finance loan-to-value of 100% of MSRP plus an additional 10% for purchase-related expenses such as tax, tags, extended warranties, etc.</p>	
Used Vehicle (Up to 72 Months)	6.50%
Example: For a \$15,000 used vehicle loan, your monthly payment will be \$253 for 72 months at 6.50% APR.	

Purchase transactions limited to a maximum loan-to-value of 110% of NADA retail value. Cash out is not permitted on purchase transactions and cash-out refinance transactions are limited to a maximum loan-to-value of 100% of NADA retail value. Vehicles older than 10 years and/or with mileage in excess of 150,000 at the time of the loan origination are not eligible for financing. Vehicles between 6 and 10 years old and/or with mileage in excess of 100,000 are limited to 48-month term financing.

HOME EQUITY LINE OF CREDIT** | Variable Rate Loans

	INITIAL APR*
	4.50%***
<p style="font-size: x-small;">Additional information: The initial APR is in effect until the first quarterly rate change. Current APR is 7.00% based on the current index and margin. Future rates and payments are determined quarterly based on adding a margin of 2.25% to the index. The index is the 26-week Treasury Bill rate set on or after the 15th of the second month of the previous calendar quarter adjusted up to the nearest 0.25%. The minimum adjusted index rate for this product is 0.50%. The maximum quarterly rate adjustment is 0.50%. The minimum interest rate is 2.75% APR and the maximum interest rate will be the beginning rate plus 5.00% or 12.75% APR, whichever is higher, but never more than 18.00% APR. HELOC's are not available for manufactured homes.</p>	

OTHER LOANS | Variable Rate Loans

	APR*
Personal/Signature	10.75%***
Salary Advance	
Cash Account < \$500	15.25%***
Cash Account ≥ \$500	8.75%***
Visa® Credit Card	14.25%****

*Annual Percentage Rate (APR) is your cost over the loan term expressed as a rate.
 **Fees may range from \$0 to \$1,600
 ***Variable rates subject to change.
 ****Variable rates subject to change. APR applies to purchases and balance transfers. The fixed APR for Cash Advances is 18.00%.



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