

# Loan Rates

As of July 21, 2018

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

	Payroll Deduction/ Funds Transfer (APR)	Direct Pay (APR)
New Vehicle* (Up to 36 Months)	2.75%	3.25%
<small>Example: For a \$25,000 new auto loan, your monthly payment will be \$725 for 36 months at 2.75% APR when your payment method is payroll deduction/funds transfer (\$730 for 36 months at 3.25% APR with direct payments).</small>		
New Vehicle* (37-60 Months)	3.75%	4.25%
<small>Example: For a \$25,000 new auto loan, your monthly payment will be \$458 for 60 months at 3.75% APR when your payment method is payroll deduction/funds transfer (\$464 for 60 months at 4.25% APR with direct payments).</small>		
New Vehicle* (61-72 Months)	4.25%	4.75%
<small>Example: For a \$25,000 new auto loan, your monthly payment will be \$394 for 72 months at 4.25% APR when your payment method is payroll deduction/funds transfer (\$400 for 72 months at 4.75% APR with direct payments).</small>		
New Vehicle* (73-96 Months)	5.25%	5.75%
<small>Example: For a \$25,000 new auto loan, your monthly payment will be \$320 for 96 months at 5.25% APR when your payment method is payroll deduction/funds transfer (\$326 for 96 months at 5.75% APR with direct payments).</small>		
Used Vehicle (Up to 72 Months)	5.25%	5.75%
<small>Example: For a \$15,000 used auto loan, your monthly payment will be \$244 for 72 months at 5.25% APR when your payment method is payroll deduction/funds transfer (\$247 for 72 months at 5.75% APR with direct payments).</small>		

Cash-out is not permitted on purchase transactions and cash-out refinance transactions are limited to a maximum Loan to Value of 100 percent.

\*New vehicle is defined as current, prior or upcoming year model with 10,000 miles or less.

## HOME EQUITY LINE OF CREDIT | Variable Rate Loans

	Payroll Deduction/ Funds Transfer (APR)	Direct Pay (APR)
First Mortgage with LGFCU or no first mortgage**	4.50%*	5.00%*
<small>Additional information: Future rates and payments are determined quarterly based on adding a margin of 2.25% to the index for payroll deduction/funds transfer (margin of 2.75% to index for direct pay). 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%. Recent index is 2.035%. 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 for payroll deduction and funds transfer (3.25% APR for direct pay) 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.</small>		
First Mortgage with other lender**	5.25%*	5.75%*
<small>Additional information: Future rates and payments are determined quarterly based on adding a margin of 3.00% to the index for payroll deduction/funds transfer (margin of 3.50% to index for direct pay). 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%. Recent index is 2.035%. The minimum adjusted index rate for this product is 0.50%. The maximum quarterly rate adjustment is 0.50%. The minimum interest rate is 3.50% APR for payroll deduction and funds transfer (4.00% APR for direct pay) 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.</small>		

\*Variable rates may increase

\*\*Fees may range from \$0 to \$1,600

## OTHER LOANS | Variable Rate Loans

	Payroll Deduction/ Funds Transfer (APR)	Direct Pay (APR)
Personal/Unsecured	10.75%*	11.25%*
Salary Advance		
Cash Account < \$500	14.00%*	N/A
Cash Account ≥ \$500	7.50%*	N/A
Visa® Credit Card	N/A	11.75%*

\*Variable rates may increase



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