

# Loan Rates

As of January 2, 2019

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

New Vehicle	Payroll Deduction/ Funds Transfer (APR*)	Direct Pay (APR)
Up to 36 Months	3.75%	4.25%
<small>Example: For a \$25,000 new vehicle loan, your monthly payment will be \$736 for 36 months at 3.75% APR when your payment method is payroll deduction/funds transfer (\$741 for 36 months at 4.25% APR with direct payments).</small>		
37-60 Months	4.25%	4.75%
<small>Example: For a \$25,000 new vehicle loan, your monthly payment will be \$464 for 60 months at 4.25% APR when your payment method is payroll deduction/funds transfer (\$469 for 60 months at 4.75% APR with direct payments).</small>		
61-72 Months	4.75%	5.25%
<small>Example: For a \$25,000 new vehicle loan, your monthly payment will be \$400 for 72 months at 4.75% APR when your payment method is payroll deduction/funds transfer (\$406 for 72 months at 5.25% APR with direct payments).</small>		
73-96 Months	5.75%	6.25%
<small>Example: For a \$25,000 new vehicle loan, your monthly payment will be \$326 for 96 months at 5.75% APR when your payment method is payroll deduction/funds transfer (\$332 for 96 months at 6.25% APR with direct payments).</small>		
<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.</small>		
Used Vehicle (Up to 72 Months)	5.50%	6.00%
<small>Example: For a \$15,000 used vehicle loan, your monthly payment will be \$246 for 72 months at 5.50% APR when your payment method is payroll deduction/funds transfer (\$249 for 72 months at 6.00% APR with direct payments).</small>		

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

	Payroll Deduction/ Funds Transfer (APR)	Direct Pay (APR)
First Mortgage with LGFCU or no first mortgage**	4.75% ***	5.25% ***
<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 2.465%. 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/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**	5.50% ***	6.00% ***
<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 2.465%. 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/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>		

## OTHER LOANS | Variable Rate Loans

	Payroll Deduction/ Funds Transfer (APR)	Direct Pay (APR)
Personal/Signature	10.75% ***	11.25% ***
Salary Advance		
Cash Account < \$500	14.25% ***	N/A
Cash Account ≥ \$500	7.75% ***	N/A
Visa® Credit Card	N/A	12.00% ***

\*APR = Annual Percentage Rate  
 \*\*Fees may range from \$0 to \$1,600  
 \*\*\*Variable rates subject to change



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