



## Current Loan Rates February 1, 2019

Vehicle Loans		APR (as low as)
New & Used Vehicle up to 60 months		3.49%*
New & Used Vehicles from 61-72 months (current plus four model years old)		4.00%*
New Vehicles up to 84 months (\$25,000 minimum)		4.74%*
Adjustable Rate Car Loan (New/Used-Terms Vary)		N/A
Recreational Vehicles		
0-60 Months		4.24%*
61-84 Months		4.74%*
85-120 Months		5.24%*
121-180 Months (\$25,000 minimum)		6.24%*
Sport Vehicles (Motorcycle, ATV, Snowmobile and Personal Watercraft)		
0-36 Months		5.75%*
37-48 Months		6.00%*
49-60 Months		6.25%*
61-84 Months (84 months is the maximum term on Sport Vehicles)		6.50%*
Misc. Loans		
Signature (60 Months Max)		8.99%*
Revolving Line of Credit		10.90%*
CD Secured 2.50% over current CD rate (Floor is 2.50%)		Varies
Share Secured 2.50% over current share rate (Floor is 2.50%)		Varies
Misc. Secured (60 months)		7.49%*
Grand Whatever Loan		17.99%*
Credit Cards		
Visa Platinum		From 8.9% - 13.9%*
Visa Platinum w/ ScoreCard Bonus Points		From 10.9%-15.9%*
Visa Platinum w/ Cash Back Rewards		From 10.9%-15.9%*
New Beginnings Visa		From 16.9%-19.9%*
Commercial Visa Credit Card		10.90%
*Rate will be based on credit history		
Real Estate Loans		
Mortgage Loans from 5-30 years available including Rural Development loans		
For current Home Loan Rates, visit: <a href="https://www.teamonecu.org/mortgages.php">https://www.teamonecu.org/mortgages.php</a>		
5 Year Balloon	<b>(Renewals Only)</b>	4.875%*
7 Year Balloon	<b>(Renewals Only)</b>	5.000%*
10 Year Balloon	<b>(Renewals Only)</b>	5.125%*
Home Equity Loans		
Home Equity Line of Credit (LTV 80% or Less)	(Floor is 4.00% APR)	Prime Rate + .50%*
5 Year Fixed Home Equity (LTV 80% or Less)		4.99%*
10 Year Fixed Home Equity (LTV 80% or Less)		5.49%*
15 Year Fixed Home Equity (LTV 80% or Less)		5.99%*
Vacant Land Loans		
5 Year Fixed or Balloon (LTV 80% of improved; 50% of unimproved)		4.99%*
7 Year Fixed or Balloon (LTV 80% of improved; 50% of unimproved)		5.24%*
10 Year Fixed or Balloon (LTV 80% of improved; 50% of unimproved)		5.74%*
Maximum Balloon Amortization is 180 months		
Traverse Bay RV Resort Vacant Land up to 80% LTV		
Indicates most recent change	APR=Annual Percentage Rate	Prime Rate = 5.50% APR
*Loan Rates listed here represent our best rate and are subject to change. Loans are based on credit approval. Not all will qualify for the best rate. Ask for details.		

\*Longer terms on Sport Vehicles must have additional approval.\*

\*\*\*Rate commitment 30 days from approval date for all other loans.\*\*\*

\*\*\*Rate commitment 60 days from approval date for new ordered vehicles.\*\*\*



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.