



Current Loan Rates January 2018

Vehicle Loans	APR (as low as)
New Vehicle up to 60 months	2.99%*
Used Vehicles up to 60 months	2.99%*
New Vehicles from 61-72 months	3.25%*
Used Vehicles from 61-72 months (current plus 4 model years old)	3.25%*
New Vehicles up to 84 months (\$25,000 minimum)	3.99%*
Adjustable Rate Car Loan (New/Used-Terms Vary)	N/A
Recreational Vehicles (Travel Trailers, Motorhomes, and Boats)	
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	5.25%*
37-48 Months	5.50%*
49-60 Months	5.75%*
61-84 Months (84 months is the maximum term on Sport Vehicles)	6.00%*
Misc. Loans	
Signature (60 Months Max)	7.99%*
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)	6.99%*
Credit Cards	
Visa Platinum	From 8.9% - 19.9%*
Visa Platinum w/ ScoreCard Bonus Points	From 10.9%-19.9%*
New Beginnings Visa	From 16.9%-19.9%*
New Beginnings Visa w/ ScoreCard Bonus Points	From 17.9%-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: https://www.teamonecu.org/mortgages.php	
Home Equity Loans	
Home Equity Line of Credit (LTV 80% or Less) (Floor is 5.00% APR)	Prime Rate + 1.75%*
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	
Indicates most recent change APR=Annual Percentage Rate Prime Rate = 4.50% 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 or new ordered vehicles.



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

