

Community First Credit Union
Reward-Based Loan Rates and Terms

As of April 1, 2026

Credit Grade	Credit Score			Secured Consumer Loans ¹			Unsecured Consumer Loans ²			HELOCs ⁹	
				Rate ³	LTV ⁴	Maximum Amount ⁶	Rate ³	Maximum Amount ⁷	Maximum Term ¹⁰	Rate ^{3,8}	LTV ⁵
A	700	To	+	5.24%	110%	\$ 125,000	9.24%	\$ 18,000	48	Prime	90%
B	660	To	699	7.74%	100%	\$ 100,000	11.74%	\$ 15,000	36	Prime + 1%	90%
C	620	To	659	10.24%	90%	\$ 75,000	14.24%	\$ 10,000	36	Prime + 2%	80%
D	580	To	619	15.24%	80%	\$ 50,000	20.24%	\$ 5,000	36	Prime + 3%	70%
E	-	To	579	17.24%	70%	\$ 25,000	22.24%	\$ 2,000	24	Prime + 4%	70%

Recreational Items: Increase rate shown by 1%. Includes all RV's, campers, boats, watercraft, motorcycles, UTV's, ATV's and any other items determined by loan officer.

A competitor's written quoted rate and term may be matched.

Rate is based on the highest credit score (in the case of co-signers)

Secured Consumer Loans – General Loan Term Guidelines, Subject to Loan Officer/Credit Committee Discretion					
Age of Vehicle			Maximum Term*		
2023	To	NEW	72	mos	
2019	To	2022	60	mos	
2015	To	2018	48	mos	
older	To	2014	36	mos	

*Extending terms up to 24 months on secured loans over \$30,000 may be considered. Subject to loan officer approval.

Share Secured and Share Certificate Secured Loans
Share or Share Certificate rate in effect at time of loans + 2.00%. Maximum loan amount is the amount of shares on deposit or share certificate on deposit. Maximum amortization period for share secured loans is 60 mos; share certificate secured loans are due upon maturity. No credit score or DTI calculation is performed for share secured or share certificate loans.

¹any loan secured by passenger automobile, light duty truck or SUV

²term signature loans and revolving personal lines of credit

³rates reflect 50 basis point reduction for automatic/payroll deduction payments

⁴LTV for secured consumer loans based on NADA Retail; this will be reduced by 30% for salvaged titles

⁵LTV for HELOCs based on appraised or tax assessed value

⁶combined amount of all secured (non-real estate) loans for the member

⁷combined amount of all unsecured loans for the member

⁸current prime rate at time of loan. As of 4/1/2026 the Prime Rate is 6.75%

⁹Maximum HELOC loan is \$50,000

¹⁰"term" applies to signature loans; the payment on a revolving line of credit is 3.50% of the outstanding balance at the time of an advance, or \$20.00 whichever is greater