

# YTR COMMUNITY FEDERAL CREDIT UNION

## CURRENT LOAN RATES

Rates effective June 01, 2023. Rates subject to change without notice.

	<b>New Auto (2022-Newer) 750+</b>	<b>720-749</b>	<b>650-719</b>	<b>620-649</b>	<b>549-619</b>	<b>548 &amp; below</b>
	<b>A++</b>	<b>A+</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
24 months	2.50%	2.75%	3.75%	5.75%	8.75%	11.75%
36 months	2.75%	3.00%	4.00%	6.00%	9.00%	12.00%
48 months	3.00%	3.25%	4.25%	6.25%	9.25%	12.25%
60 months	3.25%	3.50%	4.50%	6.50%	9.50%	12.50%
72 months	3.50%	4.00%	5.00%	7.00%	10.00%	13.00%
84 months	4.50%	4.75%	5.75%	7.75%	10.75%	13.75%

\*APY is the Annual Percentage Yield

	<b>Used Auto (2021-2020) 750+</b>	<b>720-749</b>	<b>650-719</b>	<b>620-649</b>	<b>549-619</b>	<b>548 &amp; below</b>
	<b>A++</b>	<b>A+</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
24 months	3.50%	3.75%	4.75%	6.75%	9.75%	12.75%
36 months	3.75%	4.00%	5.00%	7.00%	10.00%	13.00%
48 months	4.00%	4.25%	5.25%	7.25%	10.25%	13.25%
60 months	4.25%	4.50%	5.50%	7.50%	10.50%	13.50%
72 months	4.75%	5.00%	6.00%	8.00%	11.00%	14.00%

\*APY is the Annual Percentage Yield

	<b>Used Auto (2019-2017) 750+</b>	<b>720-749</b>	<b>650-719</b>	<b>620-649</b>	<b>549-619</b>	<b>548 &amp; below</b>
	<b>A++</b>	<b>A+</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
24 months	4.50%	4.75%	5.75%	7.75%	10.75%	13.75%
36 months	4.75%	5.00%	6.00%	8.00%	11.00%	14.00%
48 months	5.00%	5.25%	6.25%	8.25%	11.25%	14.25%
60 months	5.25%	5.50%	6.50%	8.50%	11.50%	14.50%
72 months	5.50%	5.75%	6.75%	8.75%	11.75%	14.75%

\*APY is the Annual Percentage Yield

	<b>Used Auto (2016 &amp; older) 750+</b>	<b>720-749</b>	<b>650-719</b>	<b>620-649</b>	<b>549-619</b>	<b>548 &amp; below</b>
	<b>A++</b>	<b>A+</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
24 months	5.00%	5.25%	6.25%	8.25%	11.25%	14.25%
36 months	5.25%	5.50%	6.50%	8.50%	11.50%	14.50%
48 months	5.50%	5.75%	6.75%	8.75%	11.75%	14.75%
60 months	5.75%	6.00%	7.00%	9.00%	12.00%	15.00%

\*APY is the Annual Percentage Yield

<b>Classic Car Loan</b> (over 20 years old)	<b>750+</b> A++	<b>720-749</b> A+	<b>650-719</b> A	<b>620-649</b> B	<b>549-619</b> C	<b>548 &amp; below</b> D
36 months	6.50%	6.75%	7.75%	9.75%	12.75%	15.75%
48 months	7.50%	7.75%	8.75%	10.75%	13.75%	16.75%
60 months	8.50%	8.75%	9.75%	11.75%	14.75%	17.75%

\*APY is the Annual Percentage Yield

<b>Tractors/Lawn Mowers</b> (under \$10,000)	<b>750+</b> A++	<b>720-749</b> A+	<b>650-719</b> A	<b>620-649</b> B	<b>549-619</b> C	<b>548 &amp; below</b> D
24 months	7.00%	7.25%	8.25%	10.25%	13.25%	16.25%
36 months	7.50%	7.75%	8.75%	10.75%	11.50%	16.75%
48 months	8.00%	8.25%	9.25%	11.25%	14.25%	17.25%

\*APY is the Annual Percentage Yield

<b>Farm Equipment</b> (over \$10,000)	<b>750+</b> A++	<b>720-749</b> A+	<b>650-719</b> A	<b>620-649</b> B	<b>549-619</b> C	<b>548 &amp; below</b> D
36 months	7.50%	7.75%	8.75%	10.75%	13.75%	16.75%
48 months	8.00%	8.25%	9.25%	11.25%	14.25%	17.25%
60 months	8.50%	8.75%	9.75%	11.75%	14.75%	17.75%

\*APY is the Annual Percentage Yield

<b>Motorcycles</b> (under \$7500)	<b>750+</b> A++	<b>720-749</b> A+	<b>650-719</b> A	<b>620-649</b> B	<b>549-619</b> C	<b>548 &amp; below</b> D
36 months	7.00%	7.25%	8.25%	10.25%	13.25%	16.25%
48 months	8.00%	8.25%	9.25%	11.25%	14.25%	17.25%

\*APY is the Annual Percentage Yield

<b>Motorcycles</b> (over \$7500)	<b>750+</b> A++	<b>720-749</b> A+	<b>650-719</b> A	<b>620-649</b> B	<b>549-619</b> C	<b>548 &amp; below</b> D
36 months	6.00%	6.25%	7.25%	9.25%	12.25%	15.25%
48 months	7.00%	7.25%	8.25%	10.25%	13.25%	16.25%
60 months	8.00%	8.25%	9.25%	11.25%	14.25%	17.25%

\*APY is the Annual Percentage Yield

<b>Boats/Trailers/</b>	<b>750+</b>	<b>720-749</b>	<b>650-719</b>	<b>620-649</b>	<b>549-619</b>	<b>548 &amp; below</b>
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<b>ATV/Dirt Bikes</b>	<b>A++</b>	<b>A+</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
24 months	5.75%	6.00%	7.00%	9.00%	12.00%	15.00%
36 months	6.25%	6.50%	7.50%	9.50%	12.50%	15.50%
48 months	6.75%	7.00%	8.00%	10.00%	13.00%	16.00%
60 months	7.25%	7.50%	8.50%	10.50%	13.50%	16.50%
72 months	7.75%	8.00%	9.00%	11.00%	14.00%	17.00%

\*APY is the Annual Percentage Yield

<b>Campers/RV's</b> (over \$12,000)	<b>750+</b> <b>A++</b>	<b>720-749</b> <b>A+</b>	<b>650-719</b> <b>A</b>	<b>620-649</b> <b>B</b>	<b>549-619</b> <b>C</b>	<b>548 &amp; below</b> <b>D</b>
36 months	4.50%	4.75%	5.75%	7.75%	10.75%	13.75%
48 months	4.75%	5.00%	6.00%	8.00%	11.00%	14.00%
60 months	5.00%	5.25%	6.25%	8.25%	11.25%	14.25%
72 months	5.25%	5.50%	6.50%	8.50%	11.50%	14.50%
84 months	5.50%	5.75%	6.75%	8.75%	11.75%	14.75%

\*APY is the Annual Percentage Yield

<b>Campers/RV's</b> (under \$12,000)	<b>750+</b> <b>A++</b>	<b>720-749</b> <b>A+</b>	<b>650-719</b> <b>A</b>	<b>620-649</b> <b>B</b>	<b>549-619</b> <b>C</b>	<b>548 &amp; below</b> <b>D</b>
24 months	6.50%	6.75%	7.75%	9.75%	12.75%	15.75%
36 months	6.75%	7.00%	8.00%	10.00%	13.00%	16.00%
48 months	7.00%	7.25%	8.25%	10.25%	13.25%	16.25%

\*APY is the Annual Percentage Yield

<b>Signature Loan</b>	<b>750+</b> <b>A++</b>	<b>720-749</b> <b>A+</b>	<b>650-719</b> <b>A</b>	<b>620-649</b> <b>B</b>	<b>549-619</b> <b>C</b>	<b>548 &amp; below</b> <b>D</b>
24 months (up to \$3000)	10.00%	11.00 %	12.00%	14.00%	16.00%	18.00%
36 months (\$3000+)	11.00%	12.00%	13.00%	15.00%	17.00%	N/A
48 months (\$6000+)	12.00%	13.00%	14.00%	16.00%	N/A	N/A
60 months (\$6000+)	13.00%	14.00%	N/A	N/A	N/A	N/A

\*APY is the Annual Percentage Yield

**Share Secured Loan 3.25% UP TO 7 YEAR TERM 100% of shares**

**SECURED LOANS\*\*\*\*\*MINIMUM MONTHLY PAYMENT OF \$100**  
**UNSECURED LOANS\*\*\*\*\*MINIMUM MONTHLY PAYMENTS OF \$75**

