

Horizons Federal Credit Union
Loan Rates - Effective 10/1/2018

Vehicle Loans:

The following rates apply to vehicles that are model year 2014 or newer:

Credit Score	A+ 730 and above	A 729-690	B 689-650	C 649-610	D 609-570	E 569 and below
Up to 48 months	2.74%	3.90%	5.90%	7.90%	13.90%	16.90%
Up to 60 months	2.90%	3.90%	5.90%	7.90%	13.90%	16.90%
Up to 72 months over \$15,000	3.90%	4.90%	6.90%	8.90%	14.90%	17.90%
Up to 84 months over \$25,000	4.90%	5.90%	7.90%	9.90%	15.90%	18.00%

The following rates apply to vehicles that are model year 2013 or older:

Credit Score	A+ 730 and above	A 729-690	B 689-650	C 649-610	D 609-570	E 569 and below
Up to 48 months	3.90%	4.90%	6.90%	8.90%	14.90%	18.00%
Up to 60 months	3.90%	4.90%	6.90%	8.90%	14.90%	18.00%
Up to 72 months over \$15,000	4.90%	5.90%	7.90%	9.90%	15.90%	n/a
Up to 84 months over \$25,000	5.90%	6.90%	8.90%	10.90%	16.90%	n/a

Recreational Vehicle Loans (Boats, Motor Cycles, ATV's, RV's):

The following rates apply to recreational vehicles that are model year 2014 or newer:

Credit Score	A+ 730 and above	A 729-690	B 689-650	C 649-610	D 609-570	E 569 and below
Up to 48 months	3.90%	4.90%	6.90%	8.90%	14.90%	17.90%
Up to 60 months	3.90%	4.90%	6.90%	8.90%	14.90%	n/a
Up to 72 months	4.90%	5.90%	7.90%	9.90%	n/a	n/a
Up to 84 months	5.90%	6.90%	8.90%	n/a	n/a	n/a
Up to 96 months over \$50,000	6.90%	7.90%	9.90%	n/a	n/a	n/a
Up to 120 months over \$50,000	7.90%	8.90%	10.90%	n/a	n/a	n/a

The following rates apply to recreational vehicles that are model year 2013 or older:

Credit Score	A+ 730 and above	A 729-690	B 689-650	C 649-610	D 609-570	E 569 and below
Up to 48 months	4.90%	5.90%	7.90%	9.90%	15.90%	18.00%
Up to 60 months*	4.90%	5.90%	7.90%	9.90%	15.90%	n/a

*Requires Senior Lending Authority

Unsecured Loans (Loans for which no collateral is pledged):

Credit Score	A+ 730 and above	A 729-690	B 689-650	C 649-610	D 609-570	E 569 and below
Up to 12 months	8.49%	10.49%	12.49%	14.49%	16.49%	18.00%
Up to 24 months	8.99%	10.99%	12.99%	14.99%	16.99%	18.00%
Up to 36 months	9.49%	11.49%	13.49%	15.49%	17.49%	18.00%
Up to 48 months	9.99%	11.99%	13.99%	15.99%	17.99%	18.00%
Up to 60 months	10.49%	12.49%	14.49%	16.49%	18.00%	18.00%

Visa Credit Cards:

Credit Score	A+ 730 and above	A 729-690	B 689-650	C 649-610	D 609-570	E 569 and below
	7.99%	8.25%	11.49%	14.99%	17.99%	n/a

Consolidation (Loans which are used to re-finance other debt):

Credit Score	A+ 730 and above	A 729-690	B 689-650	C 649-610	D 609-570	E 569 and below
Up to 12 months	9.99%	12.99%	15.99%	18.00%	n/a	n/a
Up to 24 months	9.49%	12.29%	14.99%	17.79%	n/a	n/a
Up to 36 months	8.99%	11.49%	13.99%	16.49%	n/a	n/a
Up to 48 months	8.49%	10.79%	12.99%	15.29%	n/a	n/a
Up to 60 months	7.99%	9.99%	11.99%	13.99%	n/a	n/a

Share/CD Secured:

Interest rates on loans with funds pledged from Regular Shares, Money Markets, or Certificates of Deposit (CD) will be 2.00% above the current interest rate of the pledged deposit account.