

Loan Rates

Effective Date: January 1, 2026



Membership at Red Canoe Credit Union is required. APR = Annual Percentage Rate. All rates and financing are based on the applicant's credit worthiness and the term of the loan. Lowest rates listed apply to lowest term available. Rates are subject to change without notice; see credit union's website for today's rates.

Auto Loans	APR	Payment Example
New Auto	As low as 5.49%	\$10,000 loan at 5.99% for 60 months - \$192.12/month
Used Auto	As low as 5.49%	\$10,000 loan at 5.99% for 60 months - \$192.12/month
Boat/RV	As low as 7.84%	\$20,000 loan at 8.34% for 72 months - \$353.99/month
Motorcycle/4-Wheeler/Jet-Ski	As low as 9.69%	\$10,000 loan at 9.69% for 48 months - \$252.14/month

Personal Loans	APR	Payment Example
Credit Builder	6.00%	\$500 loan at 6% for 12 months - \$43.03/month
Personal Line of Credit	13.25 – 24.25%	Variable rate loan. See important information below.
Share Secured Loan	Share Savings Rate + 2.00%	\$1000 loan at 2.05% for 12 months - \$84.26/month
Money Market Secured Loan	Money Market Rate + 2.00%	\$1000 loan at 2.40% for 12 months - \$84.26/month
Certificate Secured Loan	Certificate Account Rate + 2.00%	\$1000 loan at 3.49% for 12 months - \$84.92/month

IMPORTANT LOAN TERMS AND CONDITIONS

- 1. Auto Loans.** New Auto Loans are defined as 2 years old or newer. Used Autos are defined as vehicles over 2 years in age. Loan terms range between 1-84 months. Lowest APR listed is for 48 term loan.
- 2. Boat/RV Loans.** Loan terms range between 1-180 months. Lowest APR listed is for 48 month term.
- 3. Motorcycle/4-Wheeler/Jet Ski.** Loan terms range between 1-84 months. Lowest APR listed is for 48 month term.
- 4. Credit Builder Loan.** Fixed rate loan. Loan term is 12 months, minimum loan amount is \$300. Loan is secured by the loan proceeds and funds are unavailable until loan is paid in full.
- 5. Personal Line of Credit.** As of January 1, 2026, the variable rate for line of credit is 13.25% APR to 24.25% APR. Available with a credit limit equal to or greater than \$300. The APR will vary with Prime Rate as published in the Wall Street Journal. APR determined based on creditworthiness at time of loan application. Minimum monthly payment of 3% of balance or \$25, whichever is greater. Offer is subject to normal credit qualifications. Additional restrictions may apply.
- 6. Share Secured Loan.** Total amount of Savings pledged; variable APR will be the dividend rate plus 2%. APR may vary based on changes to the dividend rate on shares declared by the Board of Directors.
- 7. Money Market Secured Loan.** Total amount of Money Market pledged; variable APR will be the dividend rate plus 2%. APR may vary based on changes to the dividend rate on shares declared by the Board of Directors.
- 8. Certificate Secured Loan.** Total of Certificate Account pledged, APR will be the Certificate rate plus 2%. Loan amounts up to the balance of the Certificate; term up to the maturity date of the certificate.



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