

# CONSUMER LOAN RATES

Effective April 26, 2024

888.599.2265 | southbridgecu.com

LOAN TYPE	APR*	DOWN PAYMENT	MAXIMUM FINANCE AMOUNT	MAXIMUM TERM	MONTHLY PAYMENT PER \$1,000
Personal**	9.00%	----	\$3,000.00 - \$15,000.00	60 mo.	\$20.77
Personal**	9.00%	----	\$500.00 - \$2,999.00	36 mo.	\$31.82
Auto 2024-2021**	6.00%	0%	NADA Retail	Up to 63 mo.	\$18.55
Auto 2024-2021**	6.50%	0%	NADA Retail	64-75 mo.	\$16.27
Auto 2020-2016**	6.00%	0%	NADA Retail	Up to 63 mo.	\$18.55
Auto 2020-2016**	7.00%	0%	NADA Retail	64-75 mo.	\$16.51
Auto 2015-2014**	8.00%	0%	70% of NADA Retail	Up to 63 mo.	\$19.50
Auto 2013 and Under**	9.00%	0%	60% of NADA Retail	36 mo.	\$31.82
Pool & Spa	9.00%	0%	\$15,000.00	48 mo.	\$24.90
Motorcycle 2024-2019**	5.99%	0%	\$75,000.00	60 mo.	\$19.34
Motorcycle 2024-2019**	6.49%	0%	\$75,000.00	72 mo.	\$16.82
Motorcycle 2018-2016**	7.25%	0%	\$75,000.00	60 mo.	\$19.93
New & 1 Yr. Old Recreational Vehicle	7.75%	20%	\$100,000.00	144 mo.	\$10.69
Used Recreational Vehicle	8.75%	20%	\$100,000.00	72 mo.	\$17.91
Power Sports 2024-2019** (ATV, Snowmobile, Personal Watercraft, Dirt Bike)	6.99%	0%	\$25,000.00	60 mo.	\$19.81
Power Sports 2024-2019** (ATV, Snowmobile, Personal Watercraft, Dirt Bike)	7.49%	0%	\$25,000.00	72 mo.	\$17.30
Mobile Homes with Co-op Share (Brand New Unit)	6.25%	20%	\$125,000.00	240 mo.	\$7.31
Mobile Homes with Co-op Share (Up to 25 Yrs. Old)	7.50%	20%	\$125,000.00	240 mo.	\$8.06
Mobile Homes with Co-op Share (26 to 30 Yrs. Old)	8.00%	25%	\$125,000.00	180 mo.	\$9.56
Mobile Homes with Co-op Share (Over 30 Yrs. Old)	8.50%	30%	\$125,000.00	120 mo.	\$12.40
Home Improvement	9.00%	----	\$25,000.00	60 mo.	\$20.77
Home Improvement	10.00%	----	\$25,000.00	120 mo.	\$13.23
MassSAVE HEAT Loan	0.00%	----	\$15,000.00	60 mo.	\$16.67

\* APR = Annual Percentage Rate. Rates are determined by your personal credit history.

\*\* APR reflects a 0.25% discount for automatic payment deducted from qualified SCU account.

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All rates are subject to change without notice. Equal housing opportunity. Equal opportunity employer. Membership to Southbridge Credit Union requires a one-time interest-earning deposit of \$5.00 in a prime share account. Federally insured by NCUA.

