



Enbright Credit Union

Loan Rates
Updated February 26, 2021

Auto Loan Rates

Term for new and used autos varies by amount financed.

Used Auto

Model Years 2018 – 2020

APR* as low as
1.99% for 36 months or less
2.25% up to 48 months
2.45% up to 60 months
2.75% up to 72 months
3.99% for 84 months

Model Years 2014 – 2017

APR* as low as
1.99% for 36 months or less
2.25% up to 48 months
2.99% up to 60 months
3.25% up to 72 months
4.25% up to 84 months

Model Years 2011 – 2013

APR* as low as
2.99% for 36 months or less
3.75% up to 48 months
4.25% up to 60 months
4.99% up to 72 months

New Auto

APR* as low as
1.99% for 36 months or less
1.99% up to 48 months
1.99% up to 60 months
2.50% up to 72 months
3.75% up to 84 months

Recreational Vehicles

Motorcycle/ATV

APR* as low as
6.49% for up to 48 months
7.49% for over 48 months

New RV/Trailer

APR* as low as
4.50% up to 48 months
4.75% up to 60 months
6.25% up to 72 months
6.50% up to 84 months

Used RV/Trailer

APR* as low as
4.75% up to 48 months
4.99% up to 60 months
6.99% up to 72 months
7.49% up to 84 months

Boats/Watercraft

New Boats/Watercraft

APR* as low as
5.99% up to 36 months
6.99% for 37 – 72 months
7.75% for 73 – 96 months
6.75% for 97 – 120 months (10% down)
6.89% for 120 – 180 months (20% down)

Used Boats/Watercraft

APR* as low as
6.19% up to 36 months
7.25% for 37 – 72 months
8.19% for 73 – 96 months
6.89% for 97 – 120 months (10% down)
6.99% for 120 – 180 months (20% down)

Other Loans

Home Equity

5.75% up to 60 months
6.25% up to 120 months
6.875% up to 180 months

HELOC

5.00% variable rate

Signature

APR* as low as
8.99% up to 60 months

Share-Secured

2.00% above deposit rate