

# **Enbright Credit Union**

Loan Rates Effective December 1, 2024

# Auto Loan Rates

Terms for new and used autos vary by amount financed.

### **Used Auto**

#### **Model Years 2021 - 2023**

APR\* as low as

5.99% for 36 months or less

6.15% up to 48 months

6.35% up to 60 months

6.75% up to 72 months

7.99% for 84 months

#### **Model Years 2017 - 2020**

APR\* as low as

6.50% for 36 months or less

6.75% up to 48 months

6.85% up to 60 months

7.75% up to 72 months

8.99% up to 84 months

#### **Model Years 2014 - 2016**

APR\* as low as

7.50% for 36 months or less

8.25% up to 48 months

8.75% up to 60 months

9.25% up to 72 months

#### New Auto

APR\* as low as

5.99% for 36 months or less

5.99% up to 48 months

5.99% up to 60 months

6.50% up to 72 months

7.50% 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

7.50% up to 48 months

7.99% up to 60 months

9.25% up to 72 months

9.75% up to 84 months

10.50% up to 120 months

#### Used RV/Trailer

APR\* as low as

7.99% up to 48 months

8.50% up to 60 months

8.75% up to 72 months

9.25% up to 84 months

11.25% up to 120 months

# Boats/Watercraft

# **New Boats/Watercraft**

APR\* as low as

8.25% up to 36 months

8.75% for 37 - 72 months

9.00% for 73 - 96 months

9.99% for 97 – 120 months (10% down)

10.50% for 120 – 180 months (20% down)

#### **Used Boats/Watercraft**

APR\* as low as

8.75% up to 36 months

8.99% for 37 - 72 months

9.25% for 73 - 96 months

10.99% for 97 – 120 months (10% down)

12.99% for 120 – 180 months (20% down)

# Other Loans

#### HELOC

APR\* as low as

Prime +0.00

#### **Signature**

APR\* as low as 10.99% up to 60 months

#### **Share-Secured**

2.00% above deposit rate