



## Enbright Credit Union

Loan Rates

Effective January 1, 2026

### Auto Loan Rates

*Terms for new and used autos vary by amount financed.*

#### Used Auto

##### Model Years 2022 – 2024

APR\* as low as  
4.99% for 36 months or less  
5.50% up to 48 months  
5.75% up to 60 months  
5.99% up to 72 months  
7.15% for 84 months

##### Model Years 2018 – 2021

APR\* as low as  
5.85% for 36 months or less  
5.85% up to 48 months  
5.99% up to 60 months  
6.25% up to 72 months  
7.20% up to 84 months

##### Model Years 2015 – 2017

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  
4.99% for 36 months or less  
5.49% up to 48 months  
5.75% up to 60 months  
5.80% up to 72 months  
6.75% 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  
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