Enbright Credit Union

Loan Rates
Effective November 1, 2026

Auto Loan Rates

Terms for new and used autos vary by amount financed.

Used Auto

Model Years 2023 – 2025
APR* as low as
4.75% for 36 months or less
4.99% up to 48 months
5.25% up to 60 months
5.75% up to 72 months
6.25% for 84 months

Model Years 2019 – 2022
APR* as low as
5.25% for 36 months or less
5.55% up to 48 months
5.60% up to 60 months
5.99% up to 72 months
6.35% up to 84 months

Model Years 2016 – 2018
APR* as low as
5.99% for 36 months or less
6.75% up to 48 months
7.25% up to 60 months
7.50% up to 72 months

New Auto

APR* as low as
4.75% for 36 months or less
4.75% up to 48 months
5.25% up to 60 months
5.50% up to 72 months
5.99% 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