

CONSUMER LOAN RATES

Effective January 29, 2024

VEHICLE LOANS

NEW AUTO		
Term	APR* Range	Financing
Up to 60 Mo	8.24% - 18.24%	Up to 120%
61 - 72 Mo	8.49% - 18.74%	Up to 120%
73 - 84 Mo	8.99% - 14.74%	Up to 120%

USED AUTO		
Term	APR* Range	Financing
Up to 60 Mo	8.44% - 18.44%	Up to 120%
61 - 72 Mo	8.69% - 18.94%	Up to 120%
73 - 84 Mo	9.19% - 14.94%	Up to 120%

NEW / USED MOTORCYCLE		
Term	APR* Range	Financing
Up to 48 Mo	10.99% - 18.99%	Up to 100%
49 - 84 Mo	11.49% - 19.49%	Up to 100%

NEW / USED RECREATIONAL VEHICLE		
Term	APR* Range	Financing
Up to 60 Mo	11.00% - 20.50%	Up to 100%
61 - 72 Mo	11.00% - 14.50%	Up to 100%
73 - 120 Mo	11.25% - 14.75%	Up to 100%

NEW / USED PERSONAL WATERCRAFT		
Term	APR* Range	Financing
Up to 48 Mo	12.99% - 20.99%	Up to 100%
60 - 84 Mo	13.49% - 21.49%	Up to 100%

NEW / USED BOAT		
Term	APR* Range	Financing
Up to 72 Mo	11.00% - 17.00%	Up to 100%
73 - 84 Mo	11.25% - 17.25%	Up to 100%

Up to 1.00% rate discount applies to vehicle loans if eligible (0.25% for autopay from Eagle checking, 0.50% for loan loyalty and 0.25% for ≤ 80% LTV).

PERSONAL LOANS

PERSONAL LOAN	
Term	APR* Range
Up to 24 Mo	13.99% - 23.99%
25 - 36 Mo	14.24% - 24.24%
37 - 48 Mo	14.49% - 24.49%
49 - 60 Mo	14.74% - 24.74%

ENERGY LOAN ^t	
Term	APR* Range
Up to 96 Mo	7.99% - 9.99%
97 - 120 Mo	8.49% - 10.49%
121 - 180 Mo	8.99% - 10.99%

DEBT CONSOLIDATION	
Term	APR* Range
Up to 24 Mo	13.99% - 23.99%
25 - 36 Mo	14.24% - 24.24%
37 - 48 Mo	14.49% - 24.49%
49 - 60 Mo	14.74% - 24.74%

QUICK CASH	
Term	APR* Range
Up to 36 Mo	28%

PERSONAL LINE OF CREDIT	
APR* Range	
13.99% - 23.99%	

BUY NOW, PAY LATER	
Term	APR* Range
Up to 9 Mo	18.99%

Up to 0.75% rate discount applies to personal loans if eligible (0.25% for autopay from Eagle checking and 0.50% for loan loyalty) Discounts do not apply to "Quick Cash" or "Buy Now, Pay Later".

CREDIT CARDS

MASTERCARD PLATINUM CREDIT CARD		
APR* Range	Balance Transfer Fee	Annual Fee
12.50% - 21.90%	\$0	\$0

MASTERCARD REWARDS CREDIT CARD		
APR* Range	Balance Transfer Fee	Annual Fee
12.99% - 24.49%	\$0	\$0

MASTERCARD CREDIT BUILDER CREDIT CARD ^{tt}		
APR*	Balance Transfer Fee	Annual Fee
13.90%	\$0	\$0

SECURED LOANS

SHARE SECURED LOAN ^{tt}		
Term	APR*	Financing
Up to 60 Mo	3.25%	100%

CERTIFICATE SECURED LOAN ^{tt}		
Term	APR*	Financing
Term of Deposit	3.00% Over Dividend Rate	90%

*APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. All rates quoted DO NOT include the rate discounts available. Vehicle loans up to 1.00%: 0.25% for auto from Eagle checking, 0.50% for loan loyalty, (having a prior Eagle loan) and 0.25% for 80% or less LTV. Personal Loans are up to 0.75%: 0.25% for auto from Eagle checking and 0.50% for loan loyalty, having a prior Eagle loan. Rates will increase by 1% for vehicles over 5 years and 2% for vehicles with over 100,000 miles. The rates listed above are current as of the effective date and are not intended to be inclusive or a commitment of the pricing for which you may qualify. The loan and accompanying interest rates, points, and APR you may qualify for are based on your credit history, loan-to-value, occupancy, property type, loan amount, loan purpose, and income/financial obligations. All loans are subject to a minimum credit qualifying score. Interest rates, points and APRs are subject to change without notice. Financing percentages reflect maximum amounts, and, in some cases, you may not qualify for maximum financing. Auto financing up to 120% includes taxes, license and insurance for qualified borrowers up to 120% of MSRP for new cars and 120% of the JD Power value, Carfax or Kelley Blue Book for used cars. All other vehicles financing up to 100%. Maximum loan amount is \$125,000 on Autos. Members cannot exceed over \$25,000 on unsecured loans with Eagle. No application fees on consumer loans. ^tEnergy Loan processing and third-party fees apply. Fees vary by product and contractor/vendor relationship. Fees may not be waived. No annual fee/prepayment fee or penalty. Late fee = 3% of payment after 10 days (\$5 minimum). Energy Loans require a signed copy of the invoice/contract and all required permits must be in place in order to fund. Work must be performed by Eagle approved contractors. Property must be owner-occupied primary residence located in California. Lien placed on home through UCC Financing Statement for all loans over \$10,000. A UCC Financing Statement is filed to perfect a security interest in named collateral and established priority in case of debtor default or bankruptcy.

^{tt}MasterCard Credit Builder Credit Card and Share/Certificate Secured Loan is secured by deposit into a Credit Union Share.

