

# Loan Rates

 **800-440-4120**

[**freedomfcu.org**](http://www.freedomfcu.org/)

## Effective November 15, 2019Rates are subject to change without notice

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| **Loan Types1** | **Annual Percentage Rate2** |
| **Auto Loans** | **Rates As Low As** |
| **WITH e-Statements and Automated Payment3** | **WITHOUT e-Statements and Automated Payment** |
| **New** | **Used** | **New** | **Used** |
| Up to 48 Months | 2.89% | 2.99% | 3.14% | 3.24% |
| 49 to 63 Months | 3.29% | 3.54% | 3.54% | 3.79% |
| 64 to 75 Months | 3.64% | 3.74% | 3.89% | 3.99% |
| 76 to 84 Months(Loan amount must be $20,000 or greater to qualify) | 4.55% | 4.69% | 4.80% | 4.94% |
| **Boat** | **New** | **Used** | **New** | **Used** |
| Up to 72 Months | 6.04% | 6.49% | 6.29% | 6.74% |
| 73 to 84 Months | 5.84% | 6.24% | 6.09% | 6.49% |
| 85 to 120 Months | 5.74% | 5.99% | 5.99% | 6.24% |
| 121 to 180 Months | 5.44% | 5.74% | 5.69% | 6.09% |
| **Jet Skis** | **New** | **Used** | **New** | **Used** |
| Up to 60 Months | 6.99% | 6.99% | 7.24**%** | 7.74% |
| 61 to 72 Months | 7.24% | 7.49% | 7.49% | 7.99% |
| 73 to 84 Months | 7.49% | 7.74% | 7.74% | 7.99% |
| **Motorcycle** | **New** | **Used** | **New** | **Used** |
| Up to 48 Months | 4.49% | 4.99% | 4.74% | 5.24% |
| 49 to 60 Months | 4.74% | 5.24% | 4.99% | 5.99% |
| 61 to 72 Months | 4.99% | 5.49% | 5.24% | 5.74% |
| 73 to 84 Months | 5.99% | 6.24% | 6.24% | 6.49% |
|  | **WITH e-Statements and Automated Payment2,** | **WITHOUT e-Statements and Automated Payment** |
| New and Used Recreational Vehicle | 4.74% | 4.99% |
| Lifestyle/Homestyle/Anything6 | 4.99% | 5.24% |
| Debt Consolidation6 | 5.49% | 5.74% |
| Variable Rate Line of Credit | 9.49% - 18.00%7 |
| Share Secured | Share Rate + 3.00% |
| IRA Contribution Loan | IRA Share Rate + 3.00% |
| **Visa®** Platinum (Based on Prime) | 9.24% – 17.24% 7 |
| **Visa®** Platinum Rewards (Based on Prime) | 10.74% - 18.00%7 |
| **Visa®** Platinum Shared Secured (Based on Prime) | 5.49%7 |
| **Home Equity Loans** | **As Low As** |
| Variable Rate Home Equity Line of Credit (No closing costs) 4, 5, 7 | Prime 4.75% |
| Fixed Rate Home Equity Loans (No closing costs)  | **WITH e-Statements and Automated Payment3** | **WITHOUT e-Statements and Automated Payment** |
| Up to 5 Years | 3.99% | 4.24% |
| 6 - 7 Years | 4.49% | 4.74% |
| 8 -10 Years | 4.99% | 5.24% |
| 11-15 Years | 5.24% | 5.49% |
| 16-20 Years | 5.99% | 6.24% |
| **Mortgages — Rates available through the Mortgage Department.** |

1. Some restrictions may apply. Rates available on approved credit. Not all applicants will qualify for the lowest rate.
2. 0.25% discount with e-Statements and automated payments on select loan types. (Rate discounts not available on Variable Rate Lines of Credit, Variable Rate Home Equity Lines of Credit, Visa® and Mortgages).
3. Rates and terms may be different as determined by collateral and individual credit worthiness. 4 No closing costs with minimum advance and line of $10,000

5 Freedom will pay the closing costs up to a maximum of $1,000 6 Rate quoted based on 36 month term, $ 2,500 up to $25,000

7 Based on Prime Rate. This is a variable rate product.