

At SCE Credit Union, we're focused on empowering you with low-rate loans that open doors to endless possibilities. Be it your dream home, a significant purchase, or a new car, our loans make these aspirations achievable without compromising your financial stability.

We're also here to help you elevate your financial strategy on the deposit side. Our competitive rates aren't just about earning more; they're about nurturing your financial wellbeing, ensuring your money doesn't just grow but thrives.

Let us guide you as your reliable partner in building a future that's financially secure and brimming with opportunities. Together, we rise!

VEHICLE LOANS

Auto Loans

Term	Min Loan Amt	APR ¹	Est Mo Pmt /\$1,000
≤ 4 Years	\$5,000	6.24% - 15.24%	\$23.60 - \$27.95
5 Years	\$10,000	6.74% - 15.74%	\$19.68 - \$24.18
6 Years	\$15,000	7.24% - 16.24%	\$17.16 - \$21.82
7 Years ²	\$25,000	7.74% - 11.24%	\$15.46 - \$17.25

First-Time Buyer Auto Loans

Term	Min Loan Amt	APR ¹	Est Mo Pmt /\$1,000
≤ 4 Years	\$5,000	7.24% - 16.24%	\$24.06 - \$28.46
5 Years	\$10,000	7.74% - 16.74%	\$20.15 - \$24.71
6 Years	\$15,000	8.24% - 17.24%	\$17.65 - \$22.38

Motorcycle Loans

Term	Min Loan Amt	APR ¹	Est Mo Pmt /\$1,000
≤ 4 Years	\$5,000	7.74% - 16.74%	\$31.22 - \$35.53
5 Years	\$10,000	7.74% - 16.74%	\$24.30 - \$28.73
6 Years	\$15,000	8.24% - 17.74%	\$20.40 - \$24.99
7 Years	\$25,000	7.24% - 10.74%	\$17.17 - \$18.91

First-Time Buyer Motorcycle Loans

Term	Min Loan Amt	APR ¹	Est Mo Pmt /\$1,000
≤ 4 Years	\$5,000	7.24% - 16.74%	\$24.29 - \$28.72
5 Years	\$10,000	8.24% - 17.24%	\$20.39 - \$24.98
6 Years	\$15,000	8.74% - 17.74%	\$17.90 - \$22.66

Classic Auto Loans

Term	Min Loan Amt	APR ^{1,3}	Est Mo Pmt /\$1,000
≤ 4 Years	\$5,000	7.24% - 10.74%	\$24.06 - \$25.72
5 Years	\$10,000	7.74% - 10.74%	\$20.15 - \$22.11
6 Years	\$15,000	8.24% - 12.24%	\$17.65 - \$19.68
7 Years	\$25,000	8.74% - 10.74%	\$15.96 - \$16.99

RV, Boat & Dirt Bike Loans

Term	Min Loan Amt	APR ¹	Est Mo Pmt /\$1,000
≤ 4 Years	\$2,500	7.24% - 16.24%	\$24.29 - \$28.72
5 Years	\$15,000	8.24% - 17.24%	\$20.39 - \$24.98
6 Years	\$15,000	8.74% - 17.24%	\$17.90 - \$22.66
7 Years	\$30,000	9.24% - 12.74%	\$16.21 - \$18.05
8 - 9 Years	\$30,000	9.74% - 13.24%	\$13.14 - \$15.13
10 - 11 Years	\$50,000	10.24% - 13.74%	\$12.09 - \$14.21
12 - 15 Years	\$50,000	10.74% - 14.24%	\$11.20 - \$13.48

Vehicle Value Loans

Term	Min Loan Amt	APR ^{1,4}	Est Mo Pmt /\$1,000
≤ 4 Years	\$5,000	6.24% - 15.24%	\$23.60 - \$27.96
5 Years	\$10,000	6.74% - 15.74%	\$19.68 - \$24.19
6 Years	\$15,000	7.24% - 10.74%	\$17.17 - \$18.91

¹APR = Annual Percentage Rate. Rates are subject to change without notice, are based on creditworthiness, and may require a down payment. Maximum rate of 18%. An additional 0.25% discount is available with a down payment of at least 10%. Some restrictions apply. Vehicles with mileage in excess of 150,000 may be subject to a rate adjustment of 1%. ²Teen Auto Loans only available up to 6 years. Teen must be at least 16 years old to apply. Parent required on account and must meet credit qualifications. ³Certified appraisal required. ⁴Inspection may be required.

HOME EQUITY LINES & LOANS

Home Equity Lines of Credit

Interest-Only HELOCs	Traditional HELOCs	
Owner Occupied APR ^{5,6}	Owner Occupied APR ⁵	Non-Owner Occupied APR ⁵
8.75% - 11.00%	8.50% - 13.50%	9.50% - 11.50%

Home Equity Loans

Term	Owner Occupied APR ⁵	Non-Owner Occupied APR ⁵
≤ 10 Years	7.25% - 9.75%	8.25% - 9.25%
15 Years	7.75% - 10.25%	8.75% - 9.75%
20 Years	8.25% - 10.75%	-

⁵APR = Annual Percentage Rate. Based on Prime Rate of 8.50% as of 7.26.23 plus a 0% - 5% margin and applicable LTV = rate, subject to creditworthiness. Floor rates range from 4% to 8%. There is no annual cap on Interest-Only HELOCs. Annual cap on Traditional HELOCs is 2%, and lifetime cap is 6%, above the fully indexed rate at the time of origination. There is no cap on Minimum loan amount is \$25,000. Sample payment based on a \$25,000 loan for 10 years at 9.25% APR would be \$320.18. Processing fees can range from \$487 to \$1,337 for California and \$312 to \$1,192 for Nevada, paid by the borrower. ⁶Not available on non-owner occupied dwellings. Home equity lines/loans only available in California and Nevada. Additional fees may apply.

PERSONAL LINES & LOANS

Lines of Credit

Term	APR ⁷	Daily Periodic Rate
Revolving	15.75% - 18.00%	0.043150% - 0.049315%

Share-Secured Lines of Credit

Minimum Amount	APR ⁷	Daily Periodic Rate
Secure 100% of amount	Share rate + 3%	0.008356%

Certificate-Secured Loans

Term	Minimum Amount	APR ⁷
Options up to 5 years ⁸	Secure 100% of amount	Certificate rate + 2%

Signature Loans

Term	Min Loan Amt	APR ⁷	Est Mo Pmt /\$1,000
2 Years	\$250	10.00% - 15.00%	\$45.15 - \$28.50
4 Years	\$2,500	12.00% - 17.00%	\$25.85 - \$28.35
5 Years	\$5,000	12.00% - 17.00%	\$22.25 - \$24.86

Credit Builder Loans

Term	Min Loan Amt	APR ⁷	Est Mo Pmt /\$1,000
9 Months ⁹	\$500	5.50%	\$113.67
2 Years	\$500	5.50%	\$44.10
4 Years	\$2,500	6.00%	\$23.49
5 Years	\$5,000	6.50%	\$19.75

⁷APR = Annual Percentage Rate. ⁸Interest must be paid annually, if not on a repayment plan option. Maximum loan amount is based on creditworthiness and ability to repay. \$1,000 minimum loan amount. Maximum rate of 18%. ⁹Teen Credit Builder Loans only – ages 16 to 17.

VISA CREDIT CARDS

	Intro APR ^{10,11}	Variable APR	Fixed APR
Platinum	2.90%	15.25% - 18.00%	-
Teen Platinum ¹²	2.90%	-	12.50%
Secured Platinum	-	17.75%	-

¹⁰APR = Annual Percentage Rate. Variable rates based on Prime Rate of 8.50% as of 7.26.23 plus a 6.75% - 14.00% margin. ¹¹Standard introductory period is six billing cycles. All rates based on creditworthiness. Limits \$1,000 to \$50,000, \$500 for Teens. 3% transaction fee on Balance Transfers and Cash Advances. 1% foreign transaction fee. ¹²Teen must be at least 16 years old to apply. Parent required on account and must meet credit qualifications.

CHECKING & SAVINGS

Checking Accounts

	Balance	Dividends ¹³	APY ¹⁴	Compounds
Rize™ Checking	≤ \$5,000 \$5,000.01 or >	7.25% 0.05%	7.50% 0.05%	Monthly
Free Checking	-	0.00%	0.00%	-
BankOn Checking	-	0.00%	0.00%	-
Teen Checking	-	0.00%	0.00%	-

Savings Accounts

	Dividends ¹³	APY ¹⁴	Compounds
Prime Savings ¹⁵	0.05%	0.05%	Quarterly
Super Saver	0.10%	0.10%	Quarterly
Vacation & Holiday Club ¹⁶	0.05%	0.05%	Monthly
Youth Savings ¹⁷	0.05%	0.05%	Quarterly
Youth Super Saver ¹⁷	0.10%	0.10%	Quarterly
Health Savings Account	0.05%	0.05%	Monthly

¹³Dividends are calculated on the Daily Balance Method. ¹⁴APY = Annual Percentage Yield. Your statement will show the actual Annual Percentage Yield Earned (APYE), which may be different from the APY. ¹⁵\$250 minimum balance to earn dividends. ¹⁶\$10 opening deposit with one scheduled distribution per year on both Vacation and Holiday accounts - June 1 and November 1, respectively. Both accounts carry an early withdrawal fee of \$15. ¹⁷Open to members under 18.

MONEY MARKET

Money Market Accounts

Balance	Dividends ¹³	APY ¹⁴
\$0 - \$24,999.99	1.24%	1.25%
\$25,000 - \$49,999.99	1.29%	1.30%
\$50,000 - \$99,999.99	1.44%	1.45%
\$100,000 - \$249,999.99	1.98%	2.00%
\$250,000 or >	2.47%	2.50%

Premier Money Market Accounts

Balance ¹⁸	Dividends ¹³	APY ¹⁴
\$500,000 - \$749,999.99	2.91%	2.95%
\$750,000 - \$999,999.99	3.69%	3.75%
\$1,000,000 or >	4.41%	4.50%

¹³Dividends are calculated on the Daily Balance Method. ¹⁴APY = Annual Percentage Yield. Your statement will show the actual Annual Percentage Yield Earned (APYE), which may be different from the APY. ¹⁸Dividend rate on balances under \$500,000 drops to the current Prime Savings rate.

IRAS – TRADITIONAL & ROTH

IRA Certificate Accounts

Term	Dividends ¹³	APY ¹⁴	Compounds
12 Months	4.89%	5.00%	Monthly
18 Months	3.45%	3.50%	Monthly
24 Months	3.45%	3.50%	Monthly
36 Months	4.41%	4.50%	Monthly
48 Months	3.25%	3.30%	Monthly
60 Months	3.20%	3.25%	Monthly

IRA Savings Accounts

	Dividends ¹³	APY ¹⁴	Compounds
IRA Savings	0.10%	0.10%	Monthly

High-Yield IRA Money Market Accounts

Balance	Dividends ¹³	APY ¹⁴
\$0 - \$25,000	2.96%	3.00%
\$25,000.01 - \$100,000	3.45%	3.50%
\$100,000.01 or >	3.93%	4.00%

¹³Dividends are calculated on the Daily Balance Method. ¹⁴APY = Annual Percentage Yield. Your statement will show the actual Annual Percentage Yield Earned (APYE), which may be different from the APY.

CERTIFICATES

Traditional Certificate Accounts

Term ¹⁹	Dividends ¹³	APY ¹⁴	Compounds
91 Days	0.75%	0.75%	At maturity
6 Months	1.74%	1.75%	Monthly
12 Months	4.89%	5.00%	Monthly
18 Months	3.45%	3.50%	Monthly
24 Months	3.45%	3.50%	Monthly
36 Months	4.41%	4.50%	Monthly
48 Months	3.25%	3.30%	Monthly
60 Months	3.20%	3.25%	Monthly

¹³Dividends are calculated on the Daily Balance Method. ¹⁴APY = Annual Percentage Yield. Your statement will show the actual Annual Percentage Yield Earned (APYE), which may be different from the APY. ¹⁹Early withdrawal subject to penalty on all Certificates and could reduce the earnings on the account.