

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.

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	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 ¹	\$25,000	7.74% - 11.24%	\$15.46 - \$17.25

First-Time Buyer Auto Loans

Term	Min Loan Amt	APR	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	Est Mo Pmt /\$1,000
≤ 4 Years	\$5,000	7.74% - 16.74%	\$31.22 - \$35.53
5 Years	\$10,000	8.24% - 17.24%	\$24.30 - \$28.73
6 Years	\$15,000	8.74% - 17.74%	\$20.40 - \$24.99
7 Years	\$25,000	9.24% - 12.74%	\$17.17 - \$18.91

First-Time Buyer Motorcycle Loans

Term	Min Loan Amt	APR	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 ²	Est Mo Pmt /\$1,000
≤ 4 Years	\$5,000	7.24% - 10.74%	\$24.06 - \$25.72
5 Years	\$10,000	7.74% - 11.74%	\$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	Est Mo Pmt /\$1,000
≤ 4 Years	\$2,500	7.74% - 16.74%	\$24.29 - \$28.72
5 Years	\$15,000	8.24% - 17.24%	\$20.39 - \$24.98
6 Years	\$15,000	8.74% - 17.74%	\$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 ³	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

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%. ¹Teen 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. ²Certified appraisal required. ³Inspection may be required.

HOME EQUITY LINES & LOANS

Home Equity Lines of Credit

Interest-Only HELOCs	Traditional HELOCs	
Owner Occupied APR ⁴	Owner Occupied APR	Non-Owner Occupied APR
8.75% - 11.00%	8.50% - 13.50%	9.50% - 11.50%

Home Equity Loans

Term	Owner Occupied APR	Non-Owner Occupied APR
≤ 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%	-

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. ⁴Not available on non-owner occupied dwellings. Home equity lines/loans only available in California and Nevada. Additional fees may apply.

VISA CREDIT CARDS

	Intro APR ⁵	Variable APR	Fixed APR
Platinum	2.90%	15.25% - 18.00%	-
Teen Platinum ⁶	2.90%	-	12.50%
Secured Platinum	-	17.75%	-

Variable rates based on Prime Rate of 8.50% as of 7.26.23 plus a 6.75% - 14.00% margin. ⁵Standard 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. ⁶Teen must be at least 16 years old to apply. Parent required on account and must meet credit qualifications.

PERSONAL LINES & LOANS

Lines of Credit

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

Share-Secured Lines of Credit

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

Certificate-Secured Loans

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

Signature Loans

Term	Min Loan Amt	APR	Est Mo Pmt /\$1,000
2 Years	\$250	10.00% - 15.00%	\$45.15 - \$28.50
4 Years	\$2,500	11.00% - 16.00%	\$25.85 - \$28.35
5 Years	\$5,000	12.00% - 17.00%	\$22.25 - \$24.86

Credit Builder Loans

Term	Min Loan Amt	APR	Est Mo Pmt /\$1,000
9 Months ⁸	\$250	5.50%	\$29.01
2 Years	\$500	5.50%	\$44.10
4 Years	\$2,500	6.00%	\$23.49
5 Years	\$5,000	6.50%	\$19.75

⁷Interest 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%. ⁸Teen Credit Builder Loans only – ages 16 to 17.