

At Rize 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!

RizeCU.com/Loan-Rates

APR = Annual Percentage Rate. Rates are subject to change without notice, are based on creditworthiness, and may require a down payment.

Credit Union federally insured by [NCUA](#).

Auto Loans

| Term | Min Loan Amt | APR | Est 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 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 Pmt / \$1,000 |
|-----------|--------------|----------------|-------------------|
| ≤ 4 years | \$5,000 | 7.74% - 16.74% | \$31.22 - \$35.53 |
| 5 years | \$10,000 | 8.24% - 17.74% | \$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 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 |

RV, Boat & Sport Loans

| Term | Min Loan Amt | APR | Est 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 | 8.24% - 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 |

Classic Loans

| Term | Min Loan Amt | APR ² | Est 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 |

Vehicle Value Loans

| Term | Min Loan Amt | APR ^{3,4} | Est 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 |

The maximum rate on auto loans is 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. ³Certified appraisal required. ⁴Inspection may be required.

Home Equity Loans

| Term | Owner Occupied | Non-Owner Occupied |
|------------|----------------|--------------------|
| ≤ 10 years | 8.25% - 10.75% | 8.25% - 9.25% |
| 15 years | 7.75% - 10.25% | 8.75% - 9.75% |
| 20 years | 8.25% - 10.75% | - |

Home Equity Lines of Credit

| | Owner Occupied | Non-Owner Occupied |
|----------------------------------|----------------|--------------------|
| Interest-Only HELOC ⁵ | 8.75% - 11.00% | - |
| Traditional HELOC | 8.50% - 13.50% | 9.50% - 11.50% |

Home equity lines and loan rates are based on a 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. The annual cap on Traditional HELOCs is 2%, and the lifetime cap is 6%, above the fully indexed rate at the time of origination. There is no cap on the minimum loan amount of \$25,000. A 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. Home equity lines and loans are only available in California and Nevada. Additional fees may apply. ⁵Not available on non-owner occupied dwellings.

Personalized Loans⁶

| Term | Min Loan Amt | APR | Est Pmt / \$1,000 |
|---------|--------------|-----------------|-------------------|
| 2 years | \$250 | 10.00% - 15.00% | \$45.15 - \$48.50 |
| 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 Pmt / \$1,000 |
|-----------------------|--------------|-------|-------------------|
| 9 months ⁷ | \$250 | 5.50% | \$113.67 |
| 2 years | \$500 | 5.50% | \$44.10 |
| 4 years | \$2,500 | 6.00% | \$23.49 |

Lines of Credit

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

Share-Secured Lines of Credit

| Term | Min Loan Amt | Daily Periodic Rate |
|--------------------------------|-----------------|---------------------|
| Secure 100% of amount borrowed | Share rate + 3% | 0.008356% |

Certificate-Secured Loans

| Term | Min Loan Amt | Daily Periodic Rate |
|------------------------------------|--------------|---------------------|
| Options up to 5 years ⁸ | Secure 100% | 0.008356% |

⁶Includes Debt Consolidation, Forever Family, Home Care, Medical, Quinceañera, Relocation or Moving, and Everything Else loans. ⁷Teen Credit Builder Loans only – ages 16 to 17. 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%.

Visa Credit Cards

| | Intro APR ⁹ | Variable APR | Fixed APR |
|-----------------------------|------------------------|-----------------|-----------|
| Platinum | 2.90% | 15.25% - 18.00% | - |
| Teen Platinum ¹⁰ | 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. ⁹The standard introductory period is six billing cycles. All rates are based on creditworthiness. The limit is \$1,000 to \$50,000, \$500 for Teens. There is a 3% transaction fee on Balance Transfers and Cash Advances and a 1% foreign transaction fee. ¹⁰Teens must be at least 16 years old to apply. A parent is required on the account and must meet credit qualifications.