



Auto Loans

Effective August 1, 2023

New & Used Autos (Floor Rate 5.99%)⁶

Term	APR*	Payment Amount Per \$1000 Borrowed	Special Offers
Up to 60 months	As low as 6.15% ¹	\$19.40	Rate Discounts Available ^{2 3}
61 to 72 months	As low as 6.65% ¹	\$16.88	Rate Discounts Available ^{2 3}
73 to 84 months	As low as 6.90% ¹	\$15.04	Rate Discounts Available ^{2 3}

Recreational Vehicle Loans

RVs, Boats, Motorcycles, Motor Homes, Trailers & Jet-Skis (Floor Rate 6.75%)

Term	APR*	Payment Amount Per \$1000 Borrowed (Maximum Term)	Special Offers
36 to 48 months	As low as 7.15% ¹	\$24.02	Rate Discounts Available ^{2 3}
49 to 60 months	As low as 7.35% ¹	\$19.97	Rate Discounts Available ^{2 3}
61 to 72 months	As low as 8.45% ¹	\$17.75	Rate Discounts Available ^{2 3}
73 to 84 months	As low as 9.55% ¹	\$16.37	Rate Discounts Available ^{2 3}
85 to 120 months	As low as 10.85% ¹	\$13.69	Rate Discounts Available ^{2 3}

Unsecured Loans

Loan Amount	Term	APR*	Special Offers
Up to \$500	Up to 6 months	As low as 12.50% ¹	Rate Discounts Available ^{2 3}
\$501 to \$1,500	Up to 12 months		Rate Discounts Available ^{2 3}
\$1,501 to \$2,500	Up to 18 months		Rate Discounts Available ^{2 3}
\$2,501 to \$3,500	Up to 24 months		Rate Discounts Available ^{2 3}
\$3,501 to \$4,500	Up to 30 months		Rate Discounts Available ^{2 3}
\$4,501 to \$5,500	Up to 36 months		Rate Discounts Available ^{2 3}
\$5,501 to \$6,500	Up to 42 months		Rate Discounts Available ^{2 3}
\$6,501 to \$9,999	Up to 48 months		Rate Discounts Available ^{2 3}
\$10,000+	60 months+		Rate Discounts Available ^{2 3}

Consolidation Loans

(Floor Rate 11.00%)

Loan Amount	Term	APR*	Special Offers
Up to \$30,000 ⁵	Up to 60 months	18.00%	Rate Discounts Available ^{2 3}

Share Secured Loans

Share Savings and Share Certificates

Loan Amount	Term	APR*
Up to 100% of Available Funds ⁴	Up to 120 months	2% above the Share/Certificate Rate

* APR = Annual Percentage Rate

1) The APR received will be determined based on creditworthiness and the term of the loan. All loan policies, rates, and terms are subject to change without notice and all loan requests are subject to credit approval.

2) The following discounts are available on all terms:

- 0.25% Prior Auto Loan with WAHFCU
- 0.50% ACH Direct Deposit
- 0.25% Active Checking Account with WAHFCU (Avg. 10 or more transactions a month)
- 0.25% Membership 3-9 years (Primary Borrower)
- 0.50% Membership 10+ years (Primary Borrower)

3) Applicable discounts cannot reduce auto loan rate below the Floor Rate.

4) Excludes Par Value deposit and any pledged funds. IRA Savings are not eligible. No rate discounts apply.

5) Loan Amount is determined based on creditworthiness. Debt payoff only/No cash out allowed. Rate discounts/rewards are not applicable to consolidation loan. This promotional loan includes a \$25 APPLICATION FEE and a processing fee of 1.5% OF THE PAID DEBT AMOUNT.

6) Not available to refinance an existing WAHFCU auto loan.