## **Lending Comparison Chart**





	Term	Rates as Low As*	
Northern Credit Union & Cour	ntrvside Credit U	Inion	
My Choice Home Equity Loan	60 - 180 Months	4.95% APR	
My Choice Home Equity Line of Credit	Revolving	3.95% APR for 12 months (8.00% APR thereafter)	
Platinum Visa Credit Card	Revolving	10.40% APR	
Secured Visa Credit Card	Revolving	21.49% APR	
Platinum Rewards Visa	Revolving	14.40% APR	
Auto Loans	48 - 84 Months	6.25% APR	
NEXT Auto Loan		8.99% Fixed APR**	
	Up to 60 Months		
Other Vehicle Loans – Boats, Motorhomes, Campers, RVs, etc.	84 - 144 Months	8.00% APR	
Other Vehicle Loans – ATV, Snowmobiles, Personal Watercraft, etc.	Up to 54 Months	9.50% APR	
Overdraft Line of Credit (ODLOC)	Revolving	14.50% APR	
<u>NEXT Micro Line</u>	Revolving	14.50% APR	
<u>Personal</u>	0 - 72 Months	10.25% APR	
AmeriCU			
Home Equity Loan	60 - 240 Months	5.50% APR	
Home Equity Line of Credit	Up to 300 Months	3.99% for first 6 months (8.00% APR thereafter)	
<u>Home Renovation Loan</u>	60 - 240 Months	8.74% APR	
AmeriCONNECT Visa Signature Rewards Credit Card	Revolving	15.40% APR	
AmeriCONNECT Visa Rewards Credit Card	Revolving	17.40% APR	
AmeriCONNECT Visa Credit Card	Revolving	12.40% APR	
AmeriCONNECT Visa Secured Credit Card	Revolving	15.90% APR	
Vehicle Loans	48 - 84 Months	6.24% APR	
(PaySaver) Vehicle Loan	48 - 72 Months	7.24% APR	
Motorcycle Loan	48 - 84 Months	6.24% APR	
Recreational Vehicle Loan  Marine Loan	48 - 240 Months 48 - 240 Months	7.24% APR 8.24% APR	
Snowmobile, ATV & Jet Ski Loan	48 - 84 Months	7.24% APR	
Personal Line of Credit	Revolving	10.25% APR	
Signature, Personal & Unsecured Loans	24 - 60 Months	8.49% APR	
Chase Bank		0.1107071111	
Chase Sapphire Preferred® Credit Card	Revolving	20.74% APR	
Chase Freedom Unlimited® Credit Card	Revolving	19.74% APR	
Chase Freedom Flex <sup>SM</sup> Credit Card	Revolving	19.74% APR	
Community Ba	nk		
Home Equity Loan	Varies	Varies	
Home Equity Line of Credit	Revolving	Varies	
Maximum Rewards® Visa Signature® Card	Revolving	22.99% APR	
Secured Visa® Card	Revolving	28.74% APR	
<u>Lines of Credit</u>	Revolving	Varies	
Personal Loans	Up to 60 Months	7.54% APR	
Empower Federal Cre	Empower Federal Credit Union		
Home Equity	60 - 180 Months	5.74% APR	
Home Equity Line of Credit	Revolving	7.75% APR	
Empower Mastercard®	Revolving	13.24% APR	
<u>Auto/Motorcycle</u>	36 - 84 Months	5.99% APR	
Boats, Travel Trailers, RVs, Snowmobiles, Dirt Bikes/ATVs	36 - 180 Months	7.99% APR	
Variable Rate Line of Credit	Revolving	18.00% APR	
*Annual Percentage Rate. Rate is adjustable and subject to change monthly. ** Includes a ¼ percentage point	24 - 60 Months	7.49% APR	

	Term	Rates as Low As*
Northern Credit Union & Cou	ntryside Credit U	Inion
My Choice Home Equity Loan	60 - 180 Months	4.95% APR
My Choice Home Equity Line of Credit	Revolving	3.95% APR for 12 months (8.00% APR thereafter)
Platinum Visa Credit Card	Revolving	10.40% APR
Secured Visa Credit Card	Revolving	21.49% APR
Platinum Rewards Visa	Revolving	14.40% APR
Auto Loans	48 - 84 Months	6.25% APR
NEXT Auto Loan	Up to 60 Months	8.99% Fixed APR**
Other Vehicle Loans – Boats, Motorhomes, Campers, RVs, etc.	84 - 144 Months	8.00% APR
Other Vehicle Loans – ATV, Snowmobiles, Personal Watercraft, etc.	Up to 54 Months	9.50% APR
Overdraft Line of Credit (ODLOC)	Revolving	14.50% APR
NEXT Micro Line	Revolving	14.50% APR
Personal	0 - 72 Months	10.25% APR
SFCU	0 72 World	10.207071111
Home Equity Loan	60 - 180 Months	5.625% APR
Home Equity Line of Credit	Up to 120 Months	1.99% APR for 12 months (8.00% APR thereafter)
SFCU Platinum Mastercard®	Revolving	12.65% APR
Auto Loan	36 - 72 Months	5.59% APR
Driving Sense Auto Loan	36 - 72 Months	6.59% APR
RV, Boat Loans	48 - 120 Months	8.50% APR
ATV, UTV, Dirt Bike, Snowmobile, Utility Trailer Loans	36 - 72 Months	8.50% APR
Motorcycle Loans	36 - 72 Months	6.59% APR
Kwik Kash Line of Credit	Revolving	8.90% APR
<u>Unsecured Loans</u>	36 - 84 Months	8.74% APR
Visions Federal Cre	edit Union	
Home Equity Loan	Up to 180 Months	7.00% APR
Home Equity Line of Credit	Revolving	8.00% APR
Home Improvement Loan	Up to 120 Months	8.49% APR
<u>Visa Platinum</u>	Revolving	12.25% APR
Elite Visa Signature	Revolving	14.25% APR
Auto Loan	60 - 84 Months	6.75% APR
RV/Boat Loan	144 - 180 Months	9.49% APR
Readi-Reserve Line of Credit	Up to 60 Months	12.00% APR
Signature Loan	Up to 60 Months	10.75% APR
Any Purpose Signature Loan	Up to 120 Months	11.24% APR