

Consumer Loan Rates

Effective Date: 10/21/19

Loan Type	Interest Rates* as low as:	Terms and Conditions
Cars and Trucks	3.75%	Up to 100% of the purchase price or NADA retail value (whichever is less), plus extended warranty.
Boats/Vessels	4.99%/5.99% /7.99%	Maximum loan amount \$250,000. Marine survey required on loans over \$40,000 on used boats. 100% financing for boats under \$40,000. Boats over \$40,000 up to 90% of the purchase price/retail or surveyed value.
Motorhomes (RVs), Travel Trailers, Truck/Camper Combo/5 th Wheels/ Toy Hauler	4.99%/5.99% /7.99%	Up to 80% of the purchase price or NADA retail value not to exceed low book on used units (whichever is less), plus extended warranty.
Motorcycles	3.25%	Up to \$30,000. Up to 100% of the purchase price, not to exceed 100% of NADA retail value.
ATV, Snowmachine and Watercraft	3.25%	Up to \$30,000. Up to 100% of the purchase price, not to exceed 100% of NADA retail value.
Personal Loan	9.99%	Personal loans can be used for braces, sports equipment/uniforms, musical instruments, consolidation, vacations, insurance deductibles, you name it. Borrow between \$200 and \$20,000.
Pledge of Share	Savings Rate + 2.0-3.0%	Only Regular Share accounts (S1) are eligible as collateral. Rate is based on the term of the loan.
Pledge of Certificate	Certificate Rate + 2.0%	Term may not exceed the certificate maturity date.
<p>*Consumer loan interest rates are best rates on approved credit, stated as Annual Percentage Rate (APR). Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. Other terms and conditions may apply.</p>		

Credit Cards

Effective Date: 4/19/20

Interest Rates and Interest Charges					
Program	Classic	Secured	Gold	Platinum	Chrome
Annual Percentage Rate (APR) for Purchases	11.95%	13.90%	6.75% <small>This APR will vary with the market based on the Prime Rate + 3.50%</small>	8.95%	16.50%
APR for Balance Transfers	11.95%	13.90%	6.75% <small>This APR will vary with the market based on the Prime Rate + 3.50%</small>	8.95%	16.50%
APR for Cash Advances	11.95%	13.90%	6.75% <small>This APR will vary with the market based on the Prime Rate + 3.50%</small>	8.95%	16.50%
Penalty APR and When It Applies	None				
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.				
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .				

Fees					
Program	Classic	Secured	Gold	Platinum	Chrome
Annual Fee	None	\$15.00 <small>This fee will be assessed each year on February 18</small>	None	None	None
International Transaction Fee	Up to 2% of the transaction amount is imposed on any card transaction made in a foreign country or currency.				
Penalty Fees	<ul style="list-style-type: none"> • Late Payment \$30.00 • Returned Payment \$20.00 				

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases). See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

To find out if information has changed, call (907) 339-9485 or (800) 478-2222, email membermail@cu1.org or write Credit Union 1, 1941 Abbott Road, Anchorage, AK 99507.