

# Loan Rates

## AUTO LOAN

FICO RANGE	48 MONTHS	66 MONTHS	72 MONTHS*	84 MONTHS**	LTV+
700+	4.99%	6.49%	6.99%	7.24%	120%
655-699	7.49%	7.74%	7.99%	8.74%	110%
625-654	8.99%	9.24%	9.49%	9.99%	105%
600-624	12.99%	13.24%	13.49%	N/A	100%
570-599	13.24%	13.49%	13.74%	N/A	100%
<570	16.49%	16.99%	17.49%	N/A	90%

**Used Auto Loan Rates:** add 1% for vehicles 7+ years old or 100,000 miles or more. **Motorcycle Loans:** add 1% to stated rates above. \*Minimum loan amount of \$15,000 required. \*\*Minimum loan amount of \$25,000 required. +LTV = Loan to Value. Up to 120% financing of Manufacturer's Suggested Retail Price (MSRP) or Retail Kelly Blue Book (RKB) including applicable sales taxes, warranty, and GAP insurance. \$5,000 add-ons available for LTV minimum 100% and up to 120%. For 90% LTV, can add warranty and GAP insurance only. Special rates available for first-time buyers and members without credit. **Auto Loan Payment Example:** 48 monthly payments of \$23.02 for every \$1,000 at 4.99%.

## BICYCLE LOAN

FICO	36 MONTHS	48 MONTHS	LTV	MAX LOAN
740+	5.75%	6.75%	115%	\$7,500
700-739	5.99%	7.99%	115%	\$7,500
655-699	6.99%	8.99%	110%	\$7,500
625-654	9.99%	11.99%	100%	\$5,000
570-624	13.99%	N/A	100%	\$3,000

Minimum loan amount is \$500. Most accessories can be included in the financing.

## LIFT LOANS

LOAN AMOUNT	RATE	FEE	TERM
UP TO \$500	0%	\$35	3 MONTHS
\$1,000	0%	\$60	6 MONTHS
\$2,500	18.99%	\$0	12 MONTHS

A \$10 fee refund will be credited to your SCCCUC checking or savings account when the loan has been repaid if you use direct deposit or complete our online budgeting course. No prepayment penalty. One loan per member at any time. Representative LIFT Loan payment example: 12 monthly payments of \$92.15 for every \$1,000 borrowed at 18.99%. No other discounts apply.

## SECURED LOANS

TYPE	RATE
Savings-Secured	Savings Rate + 3.00%*
Share Certificate-Secured	Share Certificate Rate + 3.00%*

No term for savings-secured loan. Share certificate-secured loan must be repaid before the share certificate matures. \*Maximum term of 60 months.

**APPLY ONLINE AT [WWW.SCCCU.ORG](http://WWW.SCCCU.ORG), CALL 831-425-7708, OR STOP BY A BRANCH. QUESTIONS? CALL 831-425-7708.**

All rates stated are Annual Percentage Rates. All loans are subject to credit approval and collateral (where necessary). All rates are subject to change without notice. Updated 4/28/2025.

## SOLAR LOAN

FICO	120 MONTHS	180 MONTHS
740+	6.99%	8.49%
700-739	7.74%	9.24%
655-699	8.49%	9.99%

Property Lien required and home must not be under a Trust. \$250 loan fee required. Maximum loan amount is \$100,000.

## ENERGY SAVINGS LOAN

FICO	60 MONTHS
740+	5.75%
700-739	6.00%
655-699	6.99%

Maximum loan amount of \$10,000 and maximum term of 60 months. Use only for energy-efficient needs, such as appliances and windows. Proceeds of the loan must be paid directly to the creditor.

## RV/BOAT LOAN

FICO	UP TO 120 MONTHS	LTV
740+	7.99%	80%
700-739	8.24%	80%
655-699	10.24%	80%

Minimum loan amount of \$40,000 for 120 months and maximum loan amount of \$80,000, excluding tax & license. Must use NADA retail value. Collateral must not be more than 5 years old.

## PERSONAL LOAN

FICO	36 MONTHS	48 MONTHS
740+	9.99%	9.99%
700-739	10.99%	10.99%
655-699	12.99%	12.99%
625-654	16.99%	

Maximum loan amount is \$25,000.

**Get a .25% discount off the listed rate when you automatically repay your loan except for LIFT, Holiday, and Emergency Loans or Visa Cards.**  
**Ask for details!**