

# Loan Rates

## AUTO LOAN

FICO RANGE	48 MONTHS	60 MONTHS	72 MONTHS*	84 MONTHS**	LTV+
740+	4.74%	5.24%	5.74%	6.24%	135%
700-739	5.74%	5.99%	6.74%	7.24%	125%
655-699	6.74%	7.24%	7.74%	8.24%	120%
625-654	7.99%	8.24%	8.99%	9.74%	115%
570-624	10.74%	11.24%	12.74%	N/A	100%
<570	13.24%	13.74%	15.24%	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 135% 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 135%. 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 \$22.93 for every \$1,000 at 4.74%.

## 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
\$550 - \$1,000	0%	\$60	6 MONTHS

No prepayment penalty. One loan per member at any time. Member must be in good standing for 90 days. 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 5/1/2026.

## 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+	5.99%	100%
700-739	7.00%	80%
655-699	10.74%	80%

Minimum loan amount of \$45,000 for 180 months and maximum loan amount of \$100,000, 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!**