



Consumer Loan Rates

Rates as of: 10.15.2025

New & Used Automobile/Motorcycle Loans¹

	Up to 7 Years Old, Max 125,000 miles Up to 100% Financing Available	Over 7 Years Old or Over 125,000 Miles Up to 85% Financing Available
Terms	Annual Percentage Rate	Annual Percentage Rate
Up to 48 months	5.25%	7.25%
49-60 months	5.75%	7.75%
61-72 months	6.00%	N/A
73-84 months (Current Model Year)	6.25%	N/A

Personal Loans¹

Terms	Annual Percentage Rate
Signature "Anything" Loan- up to \$30,000	
Up to 36 months	10.99%
37-60 months	11.99%
Debt Consolidation Loan²- up to \$30,000	
Up to 36 months	9.49%
37-60 months	9.99%
Line of Credit/Overdraft Protection- up to \$10,000	
Revolving Credit Line	12.50%
Term Line of Credit^{1,3} - up to \$30,000	
2 Year Draw Period, 5 Year Repayment Period	8.00%
Secured by Savings or Certificates	
Up to 60 months	2.00% above the last declared dividend rate

Boat/RV/Personal Watercraft/Snow Mobile/ATV¹

Terms - up to 100% financing	Annual Percentage Rate
Up to 60 months	6.74%
61-84 months	7.74%
85-120 months ⁴	8.74%

Rates shown are effective as of: September 26, 2024

All loans and credit lines are subject to credit approval, except the savings secured loan. Membership eligibility required. Please see a 360FCU representative or visit <http://www.360fcu.org/> for additional terms and information.

1. Rates are effective as of the date shown and are subject to change without notice. Annual Percentage Rate includes a 0.25% rate discount with Auto-Pay from a 360 Federal Credit Union Account (excludes Term Line of Credit). If the Auto-Pay is not set-up or removed from the account your rate will increase by 0.25%. Rates listed are based on our credit grade "A", your actual rate may differ depending on your individual credit score and term.

2. Maximum loan amount \$30,000.00. All proceeds must be used for debt consolidation and paid directly to another creditor.

3. 7-year term line of credit. Minimum line amount \$3,000 and max \$30,000. Auto-Pay discount is not eligible.

4. 85-120 term option is only available for Boats or RV's. Loan amount must be greater than \$25,000.