Business Loan Rates

Effective September 21, 2026

FRONTWAVE credit union®

Vehicle Loans

TERMS	APR AS LOW AS[1]	FINANCING UP TO
Up to 84 Months	7.00%	120%

[1] APR = Annual Percentage Rate. Membership qualifications apply. Rates, terms and conditions may vary and depend on several factors, such as the borrower's creditworthiness, income verification, loan-to-value ratio, etc. A fixed-rate commercial vehicle loan with an 7.50% APR is based on your credit score, LTV of 80% or less, and loan amount between $5,000 and $350,000 with repayment terms of up to 36 months. All commercial vehicle loans require a clean title with Frontwave Credit Union as the verified lienholder, a Personal Guaranty and must pay a $150 origination fee. A monthly payment based on an 8.25% APR for 60 months is approximately $20.40 per $1,000 financed.

Equipment Loan Rates

TERMS	APR AS LOW AS[1]	FINANCING UP TO
Up to 84 Months	7.00%	120%

[1] APR = Annual Percentage Rate. Membership qualifications apply. Rates, terms and conditions may vary and depend on several factors, such as the borrower's creditworthiness, income verification, loan-to-value ratio, etc. A fixed-rate commercial equipment loan with an 7.50% APR is based on your credit score, LTV of 80% or less, and loan amount between $5,000 and $250,000 with repayment terms of up to 36 months. All commercial equipment loans will require a Uniform Commercial Code-1 (UCC-1) filing and/or a clean title with Frontwave Credit Union as the verified lienholder depending on collateral type, a Personal Guaranty and must pay a $150 origination fee. A monthly payment based on an 8.25% APR for 60 months is approximately $20.40 per $1,000 financed.

Secured Loan

TERMS	APR AS LOW AS[1]
Up to 60 Months	7.00%

[1] APR = Annual Percentage Rate. Membership qualifications apply. Rates, terms and conditions may vary and depend on several factors, such as the borrower's creditworthiness, income verification, loan-to-value ratio, etc. A non-vehicle secured business line of credit with a 7.50% APR is based on your credit score, LTV of 80% or less, and line of credit between $5,000 and $250,000. A 20% down payment will be required for secured loans. All non-vehicle secured business lines of credit will require a Uniform Commercial Code-1 (UCC-1) and a Personal Guaranty. Secured line of credit accounts have a $200 annual fee. An interest-only monthly payment based on an 9.00% APR is approximately $7.50 per $1,000.

Unsecured Loan

TERMS	APR AS LOW AS[1]
Up to 60 Months	8.00%

[1] APR = Annual Percentage Rate. Membership qualifications apply. Rates, terms and conditions may vary and depend on several factors, such as the borrower's creditworthiness, income verification, etc. An unsecured business line of credit with a 8.50% APR is based on your credit score and line of credit between $5,000 and $250,000. All unsecured business lines of credit require a Personal Guaranty. Unsecured line of credit accounts have a $100 annual fee. An interest-only monthly payment based on a 10.00% APR is approximately $8.33 per $1,000.

Looking for current rates?

Scan, call 800.736.4500 or visit frontwavecu.com/business-rates

Rates and terms are determined by the Board of Directors and may change without notice. Federally insured by NCUA.