



## Frontwave Credit Union Loan Rates

Effective May 30, 2023

Please call 800.736.4500 or scan the QR code below for the most current information.  
All rates, terms and conditions may change without notice.

### Personal Signature Loans

Terms	APR <sup>1</sup> as low as
Up to 36 months	7.99%
37 to 60 months	13.99%

1 APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

### Personal Lines of Credit

Type	APR <sup>1</sup> as low as
Line of Credit ( <i>overdraft protection</i> )	10.00%
Ready Cash <sup>1</sup> - Line of credit up to \$500	18.00%

1 APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

2 Ready Cash is available for active duty military personnel only.

### VISA®

Card Type	APR <sup>1</sup> as low as
Visa Platinum	9.50%
Visa Classic	13.00%
Share Secured Visa <sup>2</sup>	14.90%
Visa Signature Rewards <sup>3</sup>	17.74%

1 APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request. All loans subject to approval. Membership and credit qualifications apply. Interest does not accrue unless you use the loan.

2 No minimum credit score required Consumer Loans

3 Variable rate subject to change

### Auto Loans

#### Model Years 2020 or newer

Financing up to	Terms	APR <sup>1</sup> as low as
115%	Up to 48 months	4.74%
115%	Up to 60 months	4.99%
115%	Up to 72 months	5.24%
115%	Up to 84 months <sup>2</sup>	6.99%
115%	Up to 96 months <sup>3</sup>	7.99%

#### Model Years 2014 - 2019

Financing up to	Terms	APR <sup>1</sup> as low as
110%	Up to 48 months	5.74%
110%	Up to 60 months	5.99%
110%	Up to 72 months	6.74%
110%	Up to 84 months <sup>2</sup>	7.24%

#### Model Years 2008 - 2013

Financing up to	Terms	APR <sup>1</sup> as low as
100%	Up to 48 months	7.49%
100%	Up to 60 months	7.74%

1 APR = Annual Percentage Rate. Rate includes a .25% discount for automatic loan payments from a Frontwave Checking Account. All loan rates and conditions may change without notice. APR listed is our lowest APR and may be higher based on credit history.

2 On balances of \$35,000 or more.

3 On balances of \$25,000 or more

Auto Loans/2020 or Newer Sample Payment: For a \$1,000 auto loan for a term of 48 months with a 4.74% APR, the monthly payment would be \$22.97.

Auto Loans/2014 - 2019 Sample Payment: For a \$1,000 auto loan for a term of 48 months with a 5.74% APR, the monthly payment would be \$23.43.

Auto Loans/2008 - 2013 Sample Payment: For a \$1,000 auto loan for a term of 48 months with a 7.49% APR, the monthly payment would be \$24.26.

### Recreational Sport Vehicles

Financing up to	APR <sup>1</sup> as low as	Model Years
90%	13.99%	2017 or newer

1 APR = Annual Percentage Rate. All loan rates and conditions may change without notice. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval. Recreational Sport Vehicle/2017 or Newer Loan Sample Payment: For a \$1,000 recreational sport vehicle loan for a term of 60 months with a 13.99% APR, the monthly payment would be \$23.39.

### Motorcycle Loans

Financing up to	APR <sup>1</sup> as low as	Terms	Model Years
100%	7.99%	Up to 48 months	2021 or newer
100%	8.24%	Up to 60 months	2021 or newer
100%	8.49%	Up to 72 months	2021 or newer
100%	8.49%	Up to 48 months	2012-2020
100%	8.74%	Up to 60 months	2012-2020

1 APR = Annual Percentage Rate. Rate includes a .25% discount for automatic loan payments from a Frontwave Checking Account. All loan rates and conditions may change without notice. Example of actual terms available upon request.

Motorcycle Loans/2021 or Newer Sample Payment: For a \$1,000 motorcycle loan for a term of 48 months with a 7.99% APR, the monthly payment would be \$24.61.

### Recreational Vehicles

Financing up to	APR <sup>1</sup> as low as	Model Years
90%	9.99%	2020 or newer
90%	10.49%	2012-2019

1 APR = Annual Percentage Rate. All loan rates and conditions may change without notice. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

Recreational Vehicle/2020 or Newer Loan Sample Payment: For a \$1,000 RV loan for a term of 180 months with a 9.99% APR, the monthly payment would be \$10.79.

### Solar Loans

Minimum Loan Amount <sup>1</sup>	APR <sup>2</sup> as low as	Terms
\$5,000.00	7.49%	96 months
\$20,000.00	8.49%	120 months
\$30,000.00	8.99%	180 months
\$40,000.00	9.24%	240 months

1 Maximum loan amount for all solar loans is \$75,000.00.

2 APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request.

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