Loan Rates

Effective November 1, 2026

Auto Loans

Model Years 2024 or Newer

TERMS	APR[1] AS LOW AS	FINANCING UP TO
Up to 36 Months	4.49%	135%
37 to 48 Months	4.74%	135%
49 to 66 Months	4.99%	135%
67 to 78 Months	5.24%	135%
79 to 84 Months[2]	5.99%	135%
85 to 96 Months[3]	7.24%	135%

Model Years 2018 to 2023

TERMS	APR[1] AS LOW AS	FINANCING UP TO
Up to 36 Months	4.74%	135%
37 to 48 Months	4.99%	135%
49 to 66 Months	5.24%	135%
67 to 78 Months	5.49%	135%
79 to 84 Months[2]	6.24%	135%

Model Years 2010 to 2017

TERMS	APR[1] AS LOW AS	FINANCING UP TO
Up to 36 Months	4.74%	115%
37 to 48 Months	7.74%	115%

Estimated monthly payment of $29.74 per $1,000 borrowed at 4.49% APR for 36 months on 2024 or newer vehicles.

Estimated monthly payment of $29.85 per $1,000 borrowed at 4.74% APR for 36 months on 2018–2023 vehicles.

Estimated monthly payment of $29.85 per $1,000 borrowed at 4.74% APR for 36 months on 2010–2017 vehicles.

Motorcycle Loans

Model Years 2024 or Newer

TERMS	APR[1] AS LOW AS	FINANCING UP TO
Up to 48 Months	6.74%	100%
49 to 60 Months	6.99%	100%
61 to 72 Months	7.24%	100%

Estimated monthly payment of $23.90 per $1,000 borrowed at 6.74% APR for 48 months on 2024 or newer motorcycles.

Model Years 2017 or 2023

TERMS	APR[1] AS LOW AS	FINANCING UP TO
Up to 48 Months	7.49%	100%
49 to 60 Months	7.74%	100%

Estimated monthly payment of $24.18 per $1,000 borrowed at 7.49% APR for 48 months on 2017 to 2023 motorcycles.

[1] APR = Annual Percentage Rate. Rates shown are the lowest available and include a 0.25% discount for automatic payments from a Frontwave Checking account. Rates may be higher based on credit history. Example terms available on request. All loans subject to approval.

[2] On balances of $25,000 or more

[3] On balances of $35,000 or more

Looking for current rates?

Scan, call 800.736.4500 or visit frontwavecu.com/rates

Recreational Vehicles

MODEL YEARS	APR[1] AS LOW AS	FINANCING UP TO
2024 or Newer	7.99%	100%
2017 to 2023	8.49%	100%

Estimated monthly payment of $20.34 per $1,000 borrowed at 7.99% APR for 60 months on 2024 or newer recreational vehicles.

Recreational Sport Vehicles

MODEL YEARS	APR[1] AS LOW AS	FINANCING UP TO
2021 or Newer	8.99%	100%

Estimated monthly payment of $20.84 per $1,000 borrowed at 8.99% APR for 60 months on 2021 or newer recreational vehicles.

Personal Signature Loans

TERMS	APR[1] AS LOW AS
Up to 36 Months	8.99%
37 to 60 Months	13.99%

Personal Lines of Credit

TYPE	APR[1] AS LOW AS
Line of Credit (overdraft protection)	10.00%

Visa® Credit Cards

TYPE	APR[1] AS LOW AS
Visa Platinum	9.50%
Visa Classic	14.00%
Share Secured Visa[3]	14.90%
Visa Signature Rewards[4]	16.74%

Solar Loans

TERMS	MIN. AMOUNT	APR[1] AS LOW AS
96 Months	$5,000	7.49%
120 Months	$20,000	8.49%
180 Months	$30,000	8.99%
240 Months	$40,000	9.24%

Maximum solar loan amount at any term is $75,000.00. Example of actual terms available upon request.

[1] APR = Annual Percentage Rate. Rates are the lowest available and may be higher based on credit history. Example of actual terms available on request. All loans subject to approval.

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

[3] No minimum credit score required.

[4] Variable rate subject to change..

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