Loan Rates

Effective June 29, 2026

FRONTWAVE credit union

Personal Signature Loans

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

Personal Lines of Credit

TYPE	APR AS LOW AS[1]
Line of Credit (overdraft protection)	10.00%
Ready Cash[2] (line of credit up to $500)	18.00%

Frontwave Visa® Credit Cards

TYPE	APR AS LOW AS[1]
Visa Platinum	9.50%
Visa Classic	14.00%
Share Secured Visa[3]	14.90%
Visa Signature Rewards	16.49%[4]

Solar Loans

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

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

Recreational Vehicles

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

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

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

[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] Requires funds on deposit as collateral. Approval subject to account and underwriting requirements. No minimum credit score required.

[4] Variable APR tied to the Prime Rate and may change.

Auto Loans

Model Years 2024 or Newer

FINANCING UP TO	TERMS	APR AS LOW AS[1]
130%	Up to 36 Months	4.49%
130%	37 to 48 Months	4.74%
130%	49 to 66 Months	4.99%
130%	67 to 78 Months	5.24%
130%	79 to 84 Months[2]	5.99%
130%	85 to 96 Months[3]	7.24%

Model Years 2018 to 2023

FINANCING UP TO	TERMS	APR AS LOW AS[1]
130%	Up to 36 Months	4.74%
130%	37 to 48 Months	4.99%
130%	49 to 66 Months	5.24%
130%	67 to 78 Months	5.49%
130%	79 to 84 Months[2]	6.24%

Model Years 2010 to 2017

FINANCING UP TO	TERMS	APR AS LOW AS[1]
110%	Up to 36 Months	4.74%
110%	37 to 48 Months	7.74%

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

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

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 to 2023

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

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 or call 800.736.4500.

Federally insured by NCUA

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