

LSCI RATE SHEET 1/1/2025

WSJ PRIME RATE: 7.5 - Updated 12/19/24

NEW / NEWER USED AUTO	36	48	60	72	84	96
A+ 730+	5.25	5.50	6.00	6.50	7.50	8.00
A 680-729	5.50	6.00	6.50	7.25	8.25	9.00
B 640-679	7.50	8.00	9.00	9.75	10.75	12.00
C 600-639	9.50	10.00	10.50	12.00	13.50	N/A
D 550-599	14.00	14.50	16.00	18.00	N/A	N/A
E 549 & Below	16.50	17.00	17.50	18.00	N/A	N/A

OLDER USED AUTO	36	48	60	72	84
A+ 730+	6.25	6.50	7.00	7.50	8.50
A 680-729	6.50	7.00	7.50	8.25	9.25
B 640-679	8.50	9.00	10.00	11.25	12.25
C 600-639	11.00	11.50	12.00	13.50	15.00
D 550-599	15.50	16.00	17.50	18.00	N/A
E 549 & Below	17.00	17.50	18.00	N/A	N/A

TOY LOANS - RV / BOAT / ATV	36	60	72	84	120	180
A+ 730+	6.50	7.50	7.75	8.00	8.50	9.00
A 680-729	7.00	8.00	9.00	10.00	10.50	11.00
B 640-679	8.75	10.00	11.25	11.50	12.00	12.50
C 600-639	11.50	12.50	14.50	15.50	16.00	16.50
D 550-599	15.50	16.50	17.00	17.50	18.00	N/A
E 549 & Below	17.00	17.25	17.50	18.00	N/A	N/A

LOAN TO VALUE - ADJUST THE ABOVE RATES FOR BOTH LOAN TO VALUE AND VEHICLE AGE					
BELOW 80% LTV	80-90% LTV	91-100% LTV	101%-110% LTV	111%-120% LTV	121% + LTV
-2.00%	-1.00%	Base Rate	+ 1.00%	+ 2.00%	+ 3.00%
Note: Do not count rebates or dealer discounts when determining the true value					

Calculating Loan to Value

NEW: Use the lower of MSRP of purchase price
Rebates and dealer discounts must be subtracted
from MSRP or purchase price to determine the real value.
USED: Lower of retail book value or purchase price.

Age of Collateral

1. Add 1% to above rates on model years 2021-2022.
2. Add 2% to above rates on model years 2019-2020.
3. Add 2% to above rates on model years 2018 and older
4. NOTE: FCU cannot exceed 18%
5. NOTE: Never go below the suggest floor rate

PERSONAL LOANS	24	36	48	60	72
A+ 730+	9.00	9.50	10.00	10.50	11.00
A 680-729	10.00	10.50	11.00	11.50	12.00
B 640-679	12.50	13.00	13.50	14.00	N/A
C 600-639	15.00	15.50	16.00	16.50	N/A
D 550-599	17.50	17.75	18.00	18.00	N/A
E 549 & Below	17.75	18.00	18.00	N/A	N/A

HOME EQUITY VARIABLE - HELOC	LTV UP TO:	80%	90%	100%
A+ 730+	PRIME	7.50	9.50	11.50
A 680-729	PRIME + .50	8.00	10.00	12.00
B 640-679	PRIME + 2.50	10.00	12.00	N/A
C 600-639	PRIME + 4.50	12.00	14.00	N/A
D 550-599	PRIME + 5.50	13.00	15.00	N/A
E 549 & Below	PRIME + 8	15.50	N/A	N/A

HOME EQUITY FIXED - CLOSED END	LTV UP TO 80%			LTV UP TO 90%		
	60	120	180	60	120	180
A+ 730+	7.00	7.35	7.50	7.50	7.90	8.25
A 680-729	7.50	7.85	8.00	8.00	8.40	8.75
B 640-679	9.50	9.85	10.00	10.00	10.40	10.75
C 600-639	11.50	11.85	12.00	12.00	12.40	12.75
D 550-599	12.50	12.85	13.00	13.00	13.40	13.75
E 549 & Below	15.00	15.35	15.50	15.50	15.90	16.25

CLOSED END HE LOANS WITH LTV OVER 90% ADD 2% TO ANY RATE

Notes

1. Federal Credit Union Max APR is 18%
2. 2 Year Treasury Yield:4.196
3. 5 Year Treasury Yield: 4.087

CREDIT CARD		
A+	PRIME + 4	4.00
A	PRIME + 6	6.00
B	PRIME + 7	7.00
C	PRIME + 8	8.00
D & E	PRIME + 10	10.00