

Kraftcr FCU Loan Rate Chart

Effective 1/20/17 Replaces 1/1/17 Rates are subject to change. Please contact the
Credit Union for APR's

A+ & A Credit score	maximum LTV 100%	DON'T FORGET TO DEDUCT .50% TO EACH MEMBER WHO HAS T				
B Credit score	maximum LTV 100%	Automatic deposit and automatic payment				
C Credit score	maximum LTV 95%					
D and E Credit score	maximum LTV 90%					
SHARE SECURED (TYPE A)SHARE CERTIFICATE (TYPE M)		UP TO 36 MONTHS....2.75% 48 TO 60 MONTHS.....				
CARS,TRUCKS, VANS, MOTORCYCLES						
Model year 2017 & 2018						
			12 TO 36	48 MONTHS	60 MONTHS	72 MONTHS
	720 plus	A+	2.00%	2.00%	2.00%	2.75%
Type B - New or Used	680 to 719	A	2.00%	2.00%	2.00%	2.75%
SPECIAL	640 to 679	B	2.50%	2.50%	2.50%	3.50%
	600 to 639	C	4.00%	4.25%	4.25%	4.75%
	550 to 599	D	7.00%	7.25%	7.25%	NO 72 MONTH TERM FOR D & E
	549 and below	E	9.00%	9.25%	9.25%	
Model year 2015 & 2016						
			12 TO 36	48 MONTHS	60 MONTHS	72 MONTHS
	720 plus	A+	2.75%	2.75%	2.75%	3.50%
Type B - New	680 to 719	A	2.75%	2.75%	2.75%	3.50%
Type D - Used	640 to 679	B	3.25%	3.25%	3.25%	4.25%
	600 to 639	C	4.75%	5.00%	5.00%	5.50%
	550 to 599	D	7.75%	8.00%	8.00%	NO 72 MONTH TERM FOR D & E
	549 and below	E	9.75%	10.00%	10.00%	
Model year 2014 & 2013						
			36 MONT	48 MONTH	60 MONTHS	
	720 plus	A+	3.25%	3.25%	3.25%	
Type D - Used	680 to 719	A	3.25%	3.25%	3.25%	
	640 to 679	B	3.75%	3.75%	3.75%	
	600 to 639	C	5.25%	5.50%	5.50%	
	550 to 599	D	8.25%	8.50%	8.50%	
	549 and below	E	10.25%	10.50%	10.50%	
Model year 2011, 2010 & 2009						
			36 MONT	48 MONTHS	60 MONTHS	
Type D - Used	720 plus	A+	4.25%	4.25%	4.25%	
	680 to 719	A	4.25%	4.25%	4.25%	
	640 to 679	B	5.25%	5.25%	5.25%	
	600 to 639	C	6.25%	6.50%	6.50%	
	550 to 599	D	9.25%	9.50%	9.50%	
	549 and below	E	11.25%	11.50%	11.50%	
Model year 8 years and older						
			12 to 48 M	UP TO 60 MONTHS IF OVER \$15,000		
	720 plus	A+	5.50%	5.50%		
Type D	680 to 719	A	5.50%	5.50%		
	680 to 719	A	5.50%	5.50%		
	640 to 679	B	6.50%	6.50%		
	600 to 639	C	7.75%	7.75%		
	550 to 599	D	10.75%	10.75%		
	549 and below	E	12.75%	12.75%		

BOATS, TRACTORS, ATV'S, TRAVEL TRAILERS, CAMPERS, (MOBILE HOMES ARE FIXED RATE HEL)									
Model year 2015, 2016 & 2017 UP TO 60 Up to 72 months A & B creditscores minimum if \$40,00									
	720 plus	A+	3.70%	4.00%					
TYPE C NEW	680 to 719	A	3.70%	4.00%					
TYPE F USED	640 to 679	B	4.20%	4.20%					
	600 to 639	C	5.20%						
	550 to 599	D	8.20%						
	549 and below	E	10.20%						
Model year 2014, 2013 & 2012 UP TO 48 CREDIT SCORES A & B UP TO 60 MOS									
	720 plus	A+	4.70%						
	680 to 719	A	4.70%						
Type F	640 to 679	B	5.00%						
	600 to 639	C	6.20%						
	550 to 599	D	9.20%						
	549 and below	E	11.20%						
USED OVER 6 YEARS UP TO 48 CREDIT SCORES A & B UP TO 60 MOS									
	720 plus	A+	5.70%						
Type F	680 to 719	A	5.70%						
	640 to 679	B	6.70%						
	600 to 639	C	7.70%						
	550 to 599	D	10.70%						
	549 and below	E	12.70%						
OTHER SECURED LOANS/NEW FURNITURE, APPLICANCES, COMPUTE UP TO 48MONTHS									
New onlyMaximum loan a	720 plus	A+	6.70%						
	680 to 719	A	6.70%						
	640 to 679	B	7.20%						
	600 to 639	C	8.20%						
Type F	550 to 599	D	11.20%						
	549 and below	E	13.20%						
PERSONAL LOANSUNSECURED UP TO 60MONTHS									
New onlyMaximum loan a	720 plus	A+	7.20%						
Type G	680 to 719	A	7.20%						
	640 to 679	B	7.70%						
	600 to 639	C	8.70%						
	550 to 599	D	10.70%						
	549 and below	E	12.70%						
FIXED RATE HOME EQUITY LOANS									
CLOSED END BASED ON RISK BASED UP to 60M UP TO 84M UP TO 12(UP TO 180 MONTHS									
Type E - 1st mortgage		A+	2.99%	3.49%	3.99%	3.99%			
Type N - 2nd mortgage		A	2.99%	3.49%	3.99%	3.99%			
		B	3.49%	3.99%	4.49%	4.49%			
		C	4.99%	5.49%	5.99%	5.99%			
		D	5.99%	6.49%	6.99%	6.99%			
		E	6.99%	7.49%	7.99%	7.99%			