

Kraftcor FCU Loan Rate Chart

Effective 1/1/18 Replaces 1/20/17 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 that has the Automatic deposit and automatic payment					
B Credit score	maximum LTV 100%						
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		12 to 36	48	60	72		
Model year 2018 & 2019		Months	Months	Months	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 2016 & 2017		12 to 36	48	60	72		
		Months	Months	Months	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 & 2015		36	48	60			
		Months	Months	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 2013, 2012 & 2011		36	48	60			
		Months	Months	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	Up to 60	If over			
		Months	Months	\$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, ETC. Model year 2017, 2018 & 2019			Up to 60 Months	Up to 72 Months	A & B creditscores minimum if \$40,000		
	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 2016, 2015 & 2014			Up to 48 Months				
	720 plus	A+	4.70%	CREDIT SCORES A & B UP TO 60 Months			
	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 Months				
	720 plus	A+	5.70%	CREDIT SCORES A & B UP TO 60 MOS			
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			Up to 48 Months				
New only	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 LOANS UNSECURED			UP TO 60 MONTHS				
New only	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 60 Months	Up to 84 Months	Up to 120 Months	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%	