



Frontwave Credit Union Loan Rates

Effective July 29, 2024

Please call 800.736.4500 or scan the QR code below for the most current information.
All rates, terms and conditions may change without notice.

Personal Signature Loans

| Terms | APR ¹ as low as |
|-----------------|----------------------------|
| Up to 36 months | 8.99% |
| 37 to 60 months | 13.99% |

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

Personal Lines of Credit

| Type | APR ¹ as low as |
|--|----------------------------|
| Line of Credit (<i>overdraft protection</i>) | 10.00% |
| Ready Cash ¹ - Line of credit up to \$500 | 18.00% |

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

² Ready Cash is available for activity duty military personnel only.

VISA[®]

| Card Type | APR ¹ as low as |
|-------------------------------------|----------------------------|
| Visa Platinum | 9.50% |
| Visa Classic | 14.00% |
| Share Secured Visa ² | 14.90% |
| Visa Signature Rewards ³ | 18.24% |

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request. All loans subject to approval. Membership and credit qualifications apply. Interest does not accrue unless you use the loan.

² No minimum credit score required for Consumer Loans.

³ Variable rate subject to change.

Auto Loans

Model Years 2022 or newer

| Financing up to | Terms | APR ¹ as low as |
|-----------------|------------------------------|----------------------------|
| 120% | Up to 36 months | 4.74% |
| 120% | Up to 48 months | 5.74% |
| 120% | Up to 60 months | 5.99% |
| 120% | Up to 72 months | 6.24% |
| 120% | Up to 84 months ² | 6.74% |
| 120% | Up to 96 months ³ | 7.74% |

Model Years 2015 - 2021

| Financing up to | Terms | APR ¹ as low as |
|-----------------|------------------------------|----------------------------|
| 115% | Up to 36 months | 5.74% |
| 115% | Up to 48 months | 6.24% |
| 115% | Up to 60 months | 6.49% |
| 115% | Up to 72 months | 7.24% |
| 115% | Up to 84 months ² | 7.74% |

Model Years 2009 - 2014

| Financing up to | Terms | APR ¹ as low as |
|-----------------|-----------------|----------------------------|
| 100% | Up to 36 months | 7.49% |
| 100% | Up to 48 months | 8.99% |

¹ APR = Annual Percentage Rate. Rate includes a .25% discount for automatic loan payments from a Frontwave Checking Account. All loan rates and conditions may change without notice. APR listed is our lowest APR and may be higher based on credit history.

² On balances of \$25,000 or more.

³ On balances of \$35,000 or more.

Auto Loans/2022 or Newer Sample Payment: For a \$1,000 auto loan for a term of 36 months with a 4.74% APR, the monthly payment would be \$29.92.

Auto Loans/2015 - 2021 Sample Payment: For a \$1,000 auto loan for a term of 36 months with a 5.74% APR, the monthly payment would be \$30.38.

Auto Loans/2009 - 2014 Sample Payment: For a \$1,000 auto loan for a term of 36 months with a 7.49% APR, the monthly payment would be \$31.20.

Recreational Sport Vehicles

| Financing up to | APR ¹ as low as | Model Years |
|-----------------|----------------------------|---------------|
| 100% | 8.99% | 2019 or newer |

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

Recreational Sport Vehicle Loan/2019 or Newer Sample Payment: For a \$1,000 recreational sport vehicle loan for a term of 60 months with a 8.99% APR, the monthly payment would be \$20.84.

Motorcycle Loans

| Financing up to | APR ¹ as low as | Terms | Model Years |
|-----------------|----------------------------|-----------------|---------------|
| 100% | 6.74% | Up to 48 months | 2022 or newer |
| 100% | 6.99% | Up to 60 months | 2022 or newer |
| 100% | 7.24% | Up to 72 months | 2022 or newer |
| 100% | 7.49% | Up to 48 months | 2015 - 2021 |
| 100% | 7.74% | Up to 60 months | 2015 - 2021 |

¹ APR = Annual Percentage Rate. Rate includes a .25% discount for automatic loan payments from a Frontwave Checking Account. All loan rates and conditions may change without notice. Example of actual terms available upon request.

Motorcycle Loans/2022 or Newer Sample Payment: For a \$1,000 motorcycle loan for a term of 48 months with a 6.74% APR, the monthly payment would be \$23.90.

Recreational Vehicles

| Financing up to | APR ¹ as low as | Model Years |
|-----------------|----------------------------|---------------|
| 100% | 7.99% | 2022 or newer |
| 100% | 8.49% | 2015 - 2021 |

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

Recreational Vehicle Loan/2022 or Newer Sample Payment: For a \$1,000 RV loan for a term of 60 months with a 7.99% APR, the monthly payment would be \$20.34.

Solar Loans

| Minimum Loan Amount ¹ | APR ² as low as | Terms |
|----------------------------------|----------------------------|------------|
| \$5,000.00 | 7.49% | 96 months |
| \$20,000.00 | 8.49% | 120 months |
| \$30,000.00 | 8.99% | 180 months |
| \$40,000.00 | 9.24% | 240 months |

¹ Maximum loan amount for all solar loans is \$75,000.00.

² APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request.

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