OLYMPIA CREDIT UNION
Embracing the Human Difference

Effective August 05, 2026 *Rates & terms are subject to change without notice*

CONSUMER LOAN RATES

Olympia Credit Union | 360-754-5559 or 360-456-7037 | www.olycu.org

VEHICLE LOANS

PRODUCT	APR*	REPAYMENT TERM
New Vehicles- 2025-2026 *(Never titled)* *.25% rate reduction if 10% down up to 60 month term*	4.75%-12.75% 5.35%-13.35% 5.65%-13.65% 7.05%-15.05%	Up to 60 months 72 months 84 months 96 months
Used Vehicles- 2025 -2016 *up to 150,000 miles/over add 1%* 2012-2015 *add 1%*	5.24%-13.24% 5.50%-13.50% 5.80%-13.80% 6.10%-14.10%	Up to 48 months 60 months 72 months 84 months
Used Vehicles- 2011 & Older *80% of JD Power "Avrg Retail" or 80% of written appraisal*	9.0%-17.00% 10.00%-18.00%	Up to 48 months 60 months
RV & Boat *(Over 10 model years, add .5%)*	6.00%-14.00% 7.00%-15.00% 8.00%-16.00%	Up to 60 months 84 months 120 months
Motorcycle, ATV & PWC-*(Never titled)* *(used add 1% to rate)* *(Max 7 model years)*	6.75%-14.75% 7.75%-15.75% 8.75%-16.75%	Up to 48 months 60 months 84 months

***Loan rates are subject to Loan to Value, vehicle, term and applicants credit history**

Payment Example: On a $10,000 loan at 5.5% APR for 60 months, your monthly payment would be $192.00

PERSONAL LOANS

PRODUCT	APR*	REPAYMENT/TERM
Signature/Personal Loan	8.50%-16.50% 9.00%-17.00% 10.00%-18.00% 11.00%-18.00% 12.00%-18.00%	Up to 12 months 24 months 36 months 48 months 60 months
Line of Credit	11.50%	Payments 3% of balance/$25 minimum
Share Secured	3% above share stated rate	Up to 96 months
CD Secured	3% above share stated rate	Up to term of CD
Credit Builder/Savings Plan	3% above share stated rate	Up to 18 months
Overdraft Protection Line of Credit $300 Max	18.00% + $5.00 transaction fee	Payments 3% of balance/$25 minimum

***Loan Rates are subject to applicants credit history**

Payment Example: On a $10,000 loan at 10.00% APR for 36 months, you would make 36 payments of $323.00

CREDIT CARD

PRODUCT	APR*	FEATURES
Visa Platinum	9.99%	No Annual Fee/25 day grace period on purchases. $5,000 minimum limit
Visa Gold	10.99%	No Annual Fee/25 day grace period on purchases. $3,000 minimum limit
Visa Classic	11.99%	No annual Fee/25 day grace period on purchases. $500 minimum limit
Smart Start Visa	16.0%	No Annual Fee/No grace periods. $300 minimum limit.

****Note: Credit Score and other factors determine Visa program eligibility***
Ssee Credit Card Disclosure for "Interest Rates"; Interest Charges" and "Credit Card Fees"

HOME EQUITY LINE OF CREDIT

PRODUCT	APR*	LTV	REPAYMENT/TERM
Home Equity Line of Credit (*not subject to credit score pricing)*	5.0% - 15.0% *(variable)*	Up to 80% Owner Occupied Up to 65% Non-Owner Occupied	5-15 YEARS/Dependent upon balance 10 year draw period

SEE MORTGAGE RATE SHEET FOR OTHER MORTGAGE PROGRAMS

Important Terms & Conditions

Olympia Credit Union membership required. **Rates are based on an evaluation of credit history and other factors specific to your loan (such as your loan term, age of collateral, occupancy of collateral, property, combined loan-to-value, lien status and loan amount as applicable) and may be higher than the lowest rates advertised.

Auto Loan: Lowest rates advertised are based on established members loan with a term of 60 months or less and Loan to Value (LTV) ratio of 90% or less. LTV based on JD Power Retail or MSRP.

Share and Certificate of deposit (CD) Secured Loan: After account opening APR* may vary based on changes in the dividend/interest rate on your Olympia Credit Union shares or CD for your specifically pledged account. Term up to 96 months.

Home Equity Lines of Credit: Property must be located in the State of Washington. You may have to pay certain 3rd party closing costs that range between $0 to $3,525 depending on the location of the property, the amount of the loan and other factors. Washington state reconveyance fees apply and will be collected upon payoff at the current Washington state reconveyance rate in effect at that time. Property insurance and, if applicable, flood insurance required. Home equity Lines of Credit: APRs* do not include costs and rate may vary semi-annually (January & July) (maximum 15% APR).

*Annual Percentage Rate

**Anyone who lives or works in Washington State is eligible for membership at Olympia Credit Union