



Member Loan Rates

Effective 9/22/2023

| <u>Loan Type</u> | <u>Rates As Low As</u> | <u>Available Term Range</u> |
|-----------------------|---|-----------------------------|
| Signature^ | 9.90% APR* | 12-60 Months |
| Equipment Loan^ | 6.90% APR* | 12-24 Months |
| Auto/Motorcycle^ | 4.24% APR* | 36-72 Months |
| Recreational Vehicle^ | 5.50% APR* | 36-120 Months |
| Share Secured | 2.00% APR* over Regular Share Rate | 12-60 Months |
| CD Secured | 2.00% APR* over CD Rate | 12-36 Months |
| <u>Loan Type</u> | <u>Rate Range</u> | <u>Available Term Range</u> |
| Home Equity | 5.74%-8.49% APR* | 60-180 Months |
| HELOC (Variable) | WSJ Prime+.25% APR* Adjusted Annually (minimum floor rate of 4.00% APR*) \$10,000 minimum | |

^Reward yourself with up to 0.30% off your Auto, Motorcycle, Recreational Vehicle or Signature Loan! Choose from the options below and receive up to 0.30% off your loan rate. Rates quoted above do not include the 0.30% discount, so your rate may be less. Please ask a loan officer for the rate which you qualify.

- Add Payment Protection to your loan and receive a rate reduction of .15% for Credit Life and .15% for Credit Disability.
- Establish an HCFCU share draft account with direct deposit and e-statements and receive a rate reduction of .15%
- HCFCU credit card holders receive a rate reduction of .15%

**If you have any questions, please contact
HARRIS COUNTY FEDERAL CREDIT UNION
1400 FRANKLIN ST, HOUSTON, TX. 77002
713-755-5160
www.hcfcu.com**



***APR is Annual Percentage Rate.** Loan rates are based on your credit history, selected loan term, collateral, and down payment. Certain credit criteria apply. Other restrictions may apply. Rates are subject to change, talk to a loan officer for details.