



Member Loan Rates
Effective 3/23/2026

<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^	5.75% 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	5.49%-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.