

UMECU INTEREST RATES

3/25/26

NEW AND PRE-OWNED AUTO LOANS

	156 b/w (72 mo)	130 b/w (60 mo)	130 b/w (60 mo)	
CREDIT SCORE	NEW AUTO	USED AUTO	USED 5+ YEARS	LOAN MAXIMUM
575-600	10.45%	12.75%	14.00%	\$35K
601-650	7.95%	10.25%	11.00%	\$40K
651-700	4.95%	7.25%	8.50%	\$45K
**701-750	3.95%	4.75%	6.00%	\$55K
**751 +	3.45%	4.25%	5.00%	\$65K

**UP TO 72 MOS. OFFERED ON NEW/PRE-OWNED MODEL YEARS 2025 & NEWER FOR CS 701 + ABOVE

UNSECURED SIGNATURE LOAN RATES

575-600	16.00%
601-650	15.00%
651-700	11.00%
701-750	10.00%
751 +	9.00%