
UMECU INTEREST RATES

(Updated 10/15/25)

NEW & PRE-OWNED AUTO LOANS

CREDIT SCORE	156 B/W (72mo)	130 B/W (60mo)**	130 B/W (60mo)	LOAN MAX.
	NEW AUTO	USED AUTO	USED 5+ YRS OLD	
575-600	11.50%	14.00%	15.00%	\$35K
601-650	9.00%	11.50%	12.00%	\$40K
651-700	6.00%	8.50%	9.50%	\$45K
701-750	5.00%	6.00%	7.00%	\$55K
751 +	4.50%	5.50%	6.00%	\$65K

**Terms up to 72-months offered on new or pre-owned vehicles (model years 2024 and newer) for credit scores of 701 and above.

UNSECURED SIGNATURE LOANS

575-600	16.0%
601-650	15.0%
651-700	11.0%
701-750	10.0%
751+	9.0%

LOAN LIMITS (\$1,000 Minimum > Terms up to 42 months or 91 bi-weekly payments):

Members and/or Employed 12mo.-3yrs.	\$3,500 maximum loan amount
Members and/or Employed 3-5yrs.	\$6,000 maximum loan amount
Members and/or Employed 5+yrs.	\$7,500 maximum loan amount