

Champion Federal Credit Union

Rates Effective Nov. 1, 2022 Rates are subject to change without notice.

Maximum Aggregate	85,000.00	85,000.00	60,000.00	60,000.00	40,000.00
DTI Ratio Requirement	45%	45%	43%	40%	40%
	740 +	700-739	640-699	580-639	580 or <
	A+	A	B	C	D
AUTO LOANS					
2020 - 2022	A+	A	B	C	D
84 months	3.75%	4.00%	4.50%	5.50%	7.75%
72 months	3.50%	3.75%	4.25%	5.25%	7.50%
60 months	3.25%	3.50%	4.00%	5.00%	7.25%
48 months	3.00%	3.25%	3.75%	4.75%	7.00%
2018-2019	A+	A	B	C	D
72 months	4.00%	4.25%	4.75%	5.75%	8.00%
60 months	3.75%	4.00%	4.50%	5.50%	7.75%
48 months	3.50%	3.75%	4.25%	5.25%	7.50%
36 months	3.25%	3.50%	4.00%	5.00%	7.25%
2016-2017	A+	A	B	C	D
60 months	4.75%	5.00%	5.50%	6.50%	8.75%
48 months	4.25%	4.50%	5.00%	6.00%	8.25%
36 months	4.00%	4.25%	4.75%	5.75%	8.00%
2015 - 2010	A+	A	B	C	D
48 months	5.75%	6.00%	6.50%	7.50%	9.75%
36 months	5.25%	5.50%	6.00%	7.00%	9.25%
24 months	5.00%	5.25%	5.75%	6.75%	9.00%

****2009 & below add 1% to the Rate 2016-2006 Rates - 24 Month only****

Refinance of current CU Vehicle Loan will need to add .25% to rate

******* MOTORCYCLE LOANS - .75% above Auto Rate *******

RECREATIONAL LOANS - CAMPERS, BOATS AND ATV'S					
2018-2022	A+	A	B	C	D
84 months	6.75%	7.00%	7.50%	9.00%	11.00%
72 months	6.50%	6.75%	7.25%	8.75%	10.75%
60 months	6.25%	6.50%	7.00%	8.50%	10.50%
48 months	6.00%	6.25%	6.75%	8.25%	10.25%

Add 1% to rate for years 2017 and below / Terms 60 to 84 months unavailable

Share Secure Loans	A+	A	B	C	D
up to 60 months	2.25%	2.25%	2.25%	2.25%	2.25%

Signature Loans	A+	A	B	C	D
Max Loan Limits	\$10,000.00	\$8,000.00	\$6,000.00	\$4,000.00	\$2,000.00
60 months	9.50%	10.75%	Call	Call	Call
48 months	9.25%	10.50%	15.75%	Call	Call
36 months	9.00%	10.25%	15.50%	17.00%	17.75%
24 months	8.50%	9.75%	15.25%	16.50%	17.50%
12 months	8.25%	9.50%	14.75%	16.00%	17.00%

No Credit Check Loans	A+	A	B	C	D
Max Term 10 Months	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Max Loan Limits	17.99	17.99	17.99	17.99	17.99

****See the Holiday Loan Special Flyer online for Details. Can only have one Loan special.****

*****Holiday Loan Special can not be combined with a No Credit Check Loans*****