

# Champion Federal Credit Union

Rates Effective August 1, 2023 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% 740 + A+	45% 700-739 A	43% 640-699 B	40% 580-639 C	40% 580 or < D
<b>AUTO LOANS</b>					
<b>2022 - 2023</b>	A+	A	B	C	D
84 months	5.25%	5.50%	6.00%	7.00%	9.25%
72 months	5.00%	5.25%	5.75%	6.75%	9.00%
60 months	4.75%	5.00%	5.50%	6.50%	8.75%
48 months	4.50%	4.75%	5.25%	6.25%	8.50%
<b>2019-2021</b>	A+	A	B	C	D
72 months	5.50%	5.75%	6.25%	7.25%	9.50%
60 months	5.25%	5.50%	6.00%	7.00%	9.25%
48 months	5.00%	5.25%	5.75%	6.75%	9.00%
36 months	4.75%	5.00%	5.50%	6.50%	8.75%
<b>2017-2018</b>	A+	A	B	C	D
60 months	6.25%	6.50%	7.00%	8.00%	10.25%
48 months	5.75%	6.00%	6.50%	7.50%	9.75%
36 months	5.50%	5.75%	6.25%	7.25%	9.50%
<b>2016 - 2013</b>	A+	A	B	C	D
48 months	7.25%	7.50%	8.00%	9.00%	11.25%
36 months	6.75%	7.00%	7.50%	8.50%	10.75%
24 months	6.50%	6.75%	7.25%	8.25%	10.50%
<b>**2012 &amp; below add 1% to the Rates - 24 Month only**</b>					

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

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

<b>RECREATIONAL LOANS - CAMPERS, BOATS AND ATV'S</b>					
<b>2017-2023</b>	A+	A	B	C	D
84 months	8.25%	8.50%	9.00%	10.50%	12.50%
72 months	8.00%	8.25%	8.75%	10.25%	12.25%
60 months	7.75%	8.00%	8.50%	10.00%	12.00%
48 months	7.50%	7.75%	8.25%	9.75%	11.75%

**Add 1% to rate for years 2016 and below / Terms 60 to 84 months unavailable**

<b>Signature Loans</b>					
	A+	A	B	C	D
<b>Max Loan Limits</b>	<b>\$10,000.00</b>	<b>\$8,000.00</b>	<b>\$6,000.00</b>	<b>\$4,000.00</b>	<b>\$2,000.00</b>
60 months	11.00%	12.25%	Call	Call	Call
48 months	10.75%	12.00%	17.25%	Call	Call
36 months	10.50%	11.75%	17.00%	18.50%	19.25%
24 months	10.00%	11.25%	16.75%	18.00%	19.00%
12 months	9.75%	11.00%	16.25%	17.50%	18.50%

<b>Share Secure Loans</b>	<b>up to 60 Months all Tiers</b>	<b>3.50%</b>
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<b>No Credit Check Loans - Max Term 10 Months - Max Loan \$1,000.00 Rate 18.49% all Tiers</b>
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<b>Monthly Payments</b>	84	72	60	48	36	24	12
<b>Weekly Payments</b>	364	312	260	208	156	104	52
<b>Bi-Weekly Payments</b>	182	156	130	104	78	52	26