

Champion Federal Credit Union

Rates Effective February 12, 2026 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% 581-639 C	40% 580 or < D
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AUTO LOANS					
2025 - 2026	A+	A	B	C	D
84 months	6.25%	6.50%	7.00%	8.00%	10.25%
72 months	6.00%	6.25%	6.75%	7.75%	10.00%
60 months	5.75%	6.00%	6.50%	7.50%	9.75%
48 months	5.50%	5.75%	6.25%	7.25%	9.50%

2022-2024	A+	A	B	C	D
72 months	6.50%	6.75%	7.25%	8.25%	10.50%
60 months	6.25%	6.50%	7.00%	8.00%	10.25%
48 months	6.00%	6.25%	6.75%	7.75%	10.00%
36 months	5.75%	6.00%	6.50%	7.50%	9.75%

2020-2021	A+	A	B	C	D
60 months	7.25%	7.50%	8.00%	9.00%	11.25%
48 months	6.75%	7.00%	7.50%	8.50%	10.75%
36 months	6.50%	6.75%	7.25%	8.25%	10.50%

2016 - 2019	A+	A	B	C	D
48 months	8.25%	8.50%	9.00%	10.00%	12.25%
36 months	7.75%	8.00%	8.50%	9.50%	11.75%
24 months	7.50%	7.75%	8.25%	9.25%	11.50%

****2015 & below add 1% to the 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					
2020-2026	A+	A	B	C	D
84 months	9.25%	9.50%	10.00%	11.50%	13.50%
72 months	9.00%	9.25%	9.75%	11.25%	13.25%
60 months	8.75%	9.00%	9.50%	11.00%	13.00%
48 months	8.50%	8.75%	9.25%	10.75%	12.75%

Add 1% to rate for years 2019 and below / Terms 60 to 84 months unavailable

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	12.00%	13.25%	Call	Call	Call
48 months	11.75%	13.00%	Call	Call	Call
36 months	11.50%	12.75%	18.00%	Call	Call
24 months	11.00%	12.25%	17.75%	Call	Call
12 months	10.75%	12.00%	17.25%	Call	Call

Share Secure Loans	up to 60 Months all Tiers	3.50%
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CD Certificate Loans	up to 48 Months all Tiers	2.50% above CD rate
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Monthly Payments	84	72	60	48	36	24	12
Weekly Payments	364	312	260	208	156	104	52
Bi-Weekly Payments	182	156	130	104	78	52	26