



3900 Crown Rd • Atlanta, GA 30380
(404) 768-4126 • (800)849-8431
www.apcu.com • info@apcu.com

Loan Rate and Information Sheet

Rates in effect as of **January 1, 2025**

The information provided below is accurate as of the effective date listed. Loan rates are quoted as an Annual Percentage Rates and are subject to change without notice. Additional rates and terms may be available. Rates shown are the lowest available for the listed term and terms listed are maximum for corresponding year model. All loans are subject to approval of credit. Your actual rate is based upon your credit scoring factors, and for collateral loans, loan-to-value of the collateral. **Consumer Auto Loan Rates do not apply to Right Hand Drive vehicles. Please reach out to our Lending Department for Right Hand Drive vehicle specific rates.** APCU/Center Parc is an Equal Opportunity Lender. Please call us at (800) 849-8431 or (404) 768-4126 for more information.

Description	Term	% Above Index	ANNUAL PERCENTAGE RATE (APR)
New and Used Auto and Truck Consumer Secured Loan.			
2023 and newer	84 months		4.74% - 17.99%
2021– 2022	72 months		6.24% - 17.99%
2020 – 2019	60 months		6.24% - 17.99%
2018 – 2016	48 months		7.99% - 17.99%
2015 and Older	36 months		7.99% - 17.99%

Payment example: Estimated monthly payments on a 48-month new auto loan at 4.74% = \$23.00 per \$1,000 borrowed.

New and Used Boats, Recreational Vehicles, Motorcycles, Etc. Consumer Secured Loans			
2023 and newer	84 months		6.74% - 17.99%
2021 – 2022	72 months		8.24% - 17.99%
2020 – 2019	60 months		8.24% - 17.99%
2018 – 2016	48 months		9.99% - 17.99%
2015 and Older	36 months		9.99% - 17.99%

Payment example: Estimated monthly payments on a 48-month new RV loan at 6.74% = \$24.00 per \$1,000 borrowed.

Personal Loans	Up to 84 Months	9.90% - 17.90%
Personal Lines of Credit	N/A	9.99% - 15.99%

Share or Certificate Secured Loans*

100% of balance on deposit	2.00%
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* **Share Secured Loans:** The APR will be the dividend rate paid on regular shares the previous quarter (index) plus the percentage shown in the table above under the “% Above Index” column. The rates are subject to change quarterly on the 1st day of January, April, July, and October to reflect any change in the Index. Any increase in the APR will result in more payments of the same amount until what you owe is repaid.

* **Certificate Secured Loans:** The APR will be the dividend rate being paid on the Certificate offered as security (index) plus the percentage shown in the table above under the “% Above Index” column. The Certificate must either be renewed until the loan is completely paid or be rolled over into a Share account, at which point the loan will become a Share Secured loan and be subject to those terms. Failure to renew the Certificate or roll it over to a Share Account will result in default under the Plan. When the Certificate is renewed, the APR will change to reflect the new dividend rate and index. Any increase in the APR will result in more payments of the same amount until what you owe is repaid. The present APR and daily periodic rate for Certificate Secured loans will be disclosed on the voucher at the time the loan is closed.

Revised 12/19/24 AM