

TRI-CITIES CREDIT UNION

As of May 17, 2023

*All rates are subject to change without notice

SHARE RATES		
	Rate	APY
Regular Shares/HSAs	0.05%	0.05%
Christmas Club	0.20%	0.20%
Sub Shares	0.05%	0.05%
Vacation Club	0.05%	0.05%
IRA Savings	0.50%	0.50%
Silver Savings		
\$1,000 - \$9,999.99	0.20%	0.20%
\$10,000 - \$24,999.99	0.40%	0.40%
\$25,000 - \$49,999.99	0.60%	0.60%
\$50,000 and over	0.75%	0.75%

CERTIFICATES Including IRA		
*\$1,000 minimum	Rate	APY
6 Months	1.25%	1.26%
12 Months	1.50%	1.51%
24 Months	1.75%	1.77%
36 Months	2.00%	2.02%
48 Months	2.25%	2.27%
60 Months	2.50%	2.53%
SPECIALS		
18 Months	3.00%	3.04%
7 Months (New Money)	4.50%	4.59%

Auto Loan Rates as low as 4.39% after Membership Discounts

New/Used Vehicles				All rates given in APR		Terms for New Car Loans	
Score	2023-2017	2016-2013	2012-2009				
A+	4.99%	5.99%	6.99%	up to \$15,000	60 months		
A	5.49%	6.49%	7.49%	\$15,001 to \$20,000	66 months		
B	6.49%	7.99%	9.49%	\$20,001 and up	72 months		
C	8.99%	10.99%	12.99%	\$25,001 and up	84 months		
D	13.99%	14.99%	15.99%	Terms for Used Car Loans			
E	16.49%	17.49%	18.00%	up to \$5,000	36 months		
add 1% for any 84 month term for both NEW AND USED vehicles				\$5,001 to \$10,000	48 months		
				\$10,001 to \$15,000	60 months		
				\$15,001 to \$20,000	66 months		
				\$20,001 and up	72 months		
				\$25,001 and up APR + 1%	84 months		

New/Used Recreational				Terms for New Recreational		Terms for Used Recreational	
Score	APR						
A+	6.59%	up to \$5,000	36 months	up to \$5,000	36 months		
A	6.99%	\$5,001 to \$10,000	60 months	\$5,001 to \$15,000	60 months		
B	7.99%	\$10,001 to \$15,000	84 months	\$15,001 to \$40,000	84 months		
C	9.99%	\$15,001 and up	120 months	\$40,001 and up	120 months		
D	16.99%						
E	17.99%						

Personal (Signature)			
Score	36 mos.	48 mos.	60 mos.
A	11.59%	12.59%	13.59%
B	12.59%	13.59%	14.59%
C	14.59%	15.59%	16.59%
D	16.79%	16.89%	17.09%
E	17.09%	17.59%	18.00%

CLASSIFICATION			
A+	740+	D	550-599
A	680-739	E	549 and below
B	640-679		
C	600-639		

Other Loan Rates	
Share Secured	6.25%
Line of Credit	18.00%
Term Notes	8.25%
VISA - Classic	11.50%
VISA - Platinum	9.50%
Home Equity-fixed 6% floor	prime
HELOC - prime 6% floor	prime
Mortgages	Market Adjusted

*Prime rate as of 5/17/2023 was 8.25%

**Prime rate as of EOM will determine next month's rate.

Spring Loan Special					
A	5.99%	C	9.99%	E	13.99%
B	7.99%	D	11.99%		

***Member Rewards do not apply

****May apply online discount

>>Rates in **BOLD** font indicate a change from previous month<<

***Member Rewards:

Platinum Member receives a discount of 0.50% from approved rate.

Gold Member receives a discount of 0.25% from approved rate.

****(All online applications receive a discount of 0.10% from approved rate)