

# TRI-CITIES CREDIT UNION

As of January 1, 2024

\*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	2.25%	2.27%
12 Months	2.50%	2.53%
24 Months	2.75%	2.79%
36 Months	3.00%	3.04%
48 Months	3.00%	3.04%
60 Months	3.00%	3.04%
SPECIALS		
7 Months (New Money)	4.95%	5.07%
11 Months	5.00%	5.13%

## Auto Loan Rates as low as 5.69% after Membership Discounts

New/Used Vehicles				Terms for New Car Loans	
Score	2024-2018	2017-2014	2013-2010		
A+	6.29%	7.29%	8.29%	up to \$15,000	60 months
A	6.49%	7.79%	8.79%	\$15,001 to \$20,000	66 months
B	7.79%	9.29%	10.79%	\$20,001 and up	72 months
C	10.29%	12.29%	14.29%	\$25,001 and up	84 months
D	14.99%	15.99%	16.99%	Terms for Used Car Loans	
E	17.49%	18.49%	19.00%	up to \$5,000	36 months
				\$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

add 1% for any 84 month term  
for both NEW AND USED vehicles

New/Used Recreational				Terms for New Recreational		Terms for Used Recreational	
Score	APR						
A+	7.59%	up to \$5,000	36 months	up to \$5,000	36 months		
A	7.99%	\$5,001 to \$10,000	60 months	\$5,001 to \$15,000	60 months		
B	8.99%	\$10,001 to \$15,000	84 months	\$15,001 to \$40,000	84 months		
C	10.99%	\$15,001 and up	120 months	\$40,001 and up	120 months		
D	17.99%						
E	18.99%						

Personal (Signature)			
Score	36 mos.	48 mos.	60 mos.
A	12.59%	13.59%	14.59%
B	13.59%	14.59%	15.59%
C	15.59%	16.59%	17.59%
D	17.79%	17.89%	18.09%
E	18.09%	18.59%	19.00%

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 12/31/2023 was 8.50%

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

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

Winter Loan Special - \$500 min to 10K max, signature only. 12 month term only.					
A	7.99%	C	11.99%	E	15.99%
B	9.99%	D	13.99%		

\*\*\*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)