THE SUMMIT FEDERAL CREDIT UNION

LOAN RATES

Rates effective October 16, 2026 through October 31, 2026 Revision Date: 10/16/2026

Type of loan		# of Months	Fixed APR Ranges with Automatic Repayment	Fixed APR Ranges with Billing
New Auto		up to 36	4.95 - 11.20	5.20 - 11.45
New Auto		37 to 48	5.20 - 11.45	5.45 - 11.70
New Auto		49 to 60	5.35 - 11.60	5.60 - 11.85
New Auto		61 to 72	5.90 - 12.15	6.15 - 12.40
New Auto		84*	6.65 - 12.90	6.90 - 13.15
**A Paper Only. Minimum Dollar Amount is $20,000*				
	Model Year	**Maximum term**		
Used Auto	2018 & Newer	36	5.25 - 11.50	5.50 - 11.75
Used Auto	2020 & Newer	48	5.35 - 11.60	5.60 - 11.85
Used Auto	2021 & Newer	60	5.65 - 11.90	5.90 - 12.15
Used Auto	2022 & Newer	72	5.95 - 12.20	6.20 - 12.45
Used Auto	2024 & Newer	84*	6.75 - 13.00	7.00 - 13.25
**A Paper Only. Minimum Dollar Amount is $20,000*				
Older Model Year Auto (2017 and Older)		25 to 36	6.25 - 12.50	6.50 - 12.75
Older Model Year Auto (2017 and Older)		37 to 48	6.35 - 12.60	6.60 - 12.85
Older Model Year Auto (2017 and Older)		49 to 60	6.65 - 12.90	6.90 - 13.15
New Recreational Vehicles		up to 48	6.65 - 12.90	6.90 - 13.15
New Recreational Vehicles		49 to 60	6.75 - 13.00	7.00 - 13.25
New Recreational Vehicles		61 to 144	6.95 - 13.20	7.20 - 13.45
Used Recreational Vehicles		up to 48	6.70 - 12.95	6.95 - 13.20
Used Recreational Vehicles		49 to 60	6.95 - 13.20	7.20 - 13.45
Used Recreational Vehicles		61 to 144	7.50 - 13.75	7.75 - 14.00
Home Improvement		up to 60	8.45 - 14.70	8.70 - 14.95
Home Improvement		61 to 144	9.15 - 15.40	9.40 - 15.65
Memorial		60	8.45 14.70	8.70 14.95
Consolidation		up to 36	9.55 - 15.80	9.80 - 16.05
Personal		13 to 24	8.95 - 15.20	9.20 - 15.45
Personal		25 to 36	9.25 - 15.50	9.50 - 15.75
Personal		37 to 48	9.45 - 15.70	9.70 - 15.95
Personal		49 to 60	9.65 - 15.90	9.90 - 16.15
Overdraft/Line of Credit		NA	NA	16.95

Type of loan	# of Months	Fixed APR Ranges with Automatic Repayment	Fixed APR Ranges with Billing		Variable APR Ranges
College Wise	up to 96	NA	NA		10.25 - 16.50
Visa Gold					10.00 - 18.00
Visa Platinum					11.50 - 18.00
Visa Signature					11.50 - 18.00
Shared Secured Visa Credit Card			14.45%		
Share Secured	up to 144	NA	NA	3.50% margin	See Current
Money Market Secured	up to 144	NA	NA	3.50% margin	Savings Rate
Money Max Secured	up to 144	NA	NA	3.50% margin	Schedules
Certificate Secured	maturity date	NA	3.50% above certificate rate		NA

Your exact loan rate will be determined once your loan has been approved, based on your past credit performance. The above rates are subject to change without notice. The APR for variable rate loans is based on the prime rate as published in The Wall Street Journal on the last Tuesday of the previous calendar quarter. This information does not apply to mortgages, share, money market and certificate secured loans. When refinancing a Summit loan, $1,000 new cash is required to receive a lower rate.

Prime Lending Rate 7.00%

As of 9/17/2026

Rates and information for undergraduate, graduate student loans, and refinancing are available on our website at summitfcu.org/studentloans.