THE SUMMIT FEDERAL CREDIT UNION

LOAN RATES

Rates effective November 16, 2026 through November 30, 2026 Revision Date: 11/16/2026

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	5.25 - 11.50	5.50 - 11.75
New Auto	49 to 60	5.45 - 11.70	5.70 - 11.95
New Auto	61 to 72	5.95 - 12.20	6.20 - 12.45
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	5.35 - 11.60	5.60 - 11.85
Used Auto	2020 & Newer / 48	5.45 - 11.70	5.70 - 11.95
Used Auto	2021 & Newer / 60	5.60 - 11.85	5.85 - 12.10
Used Auto	2022 & Newer / 72	6.10 - 12.35	6.35 - 12.60
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	6.35 - 12.60	6.60 - 12.85
Older Model Year Auto (2017 and Older)	37 to 48	6.45 - 12.70	6.70 - 12.95
Older Model Year Auto (2017 and Older)	49 to 60	6.60 - 12.85	6.85 - 13.10
New Recreational Vehicles	up to 48	6.75 - 13.00	7.00 - 13.25
New Recreational Vehicles	49 to 60	6.85 - 13.10	7.10 - 13.35
New Recreational Vehicles	61 to 144	6.95 - 13.20	7.20 - 13.45
Used Recreational Vehicles	up to 48	6.85 - 13.10	7.10 - 13.35
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	up to 12	7.45 - 13.70	7.70 - 13.95
Personal	13 to 24	8.95 - 15.20	9.20 - 15.45
Personal	25 to 36	9.00 - 15.25	9.25 - 15.50
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.