# THE SUMMIT FEDERAL CREDIT UNION

# LOAN RATES

**Rates effective September 1, 2026 through September 15, 2026 Revision Date: 09/01/2026**

| 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 | 5.15 - 11.40 | 5.40 - 11.65 |
| New Auto | 49 to 60 | 5.25 - 11.50 | 5.50 - 11.75 |
| New Auto | 61 to 72 | 5.85 - 12.10 | 6.10 - 12.35 |
| New Auto | 84* | 6.55 - 12.80 | 6.80 - 13.05 |
| **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 | 5.40 - 11.65 | 5.65 - 11.90 |
| Used Auto | 2021 & Newer | 60 | 5.45 - 11.70 | 5.70 - 11.95 |
| 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 | 6.35 - 12.60 | 6.60 - 12.85 |
| Older Model Year Auto (2017 and Older) | 37 to 48 | 6.40 - 12.65 | 6.65 - 12.90 |
| Older Model Year Auto (2017 and Older) | 49 to 60 | 6.45 - 12.70 | 6.70 - 12.95 |
| New Recreational Vehicles | up to 48 | 6.35 - 12.60 | 6.60 - 12.85 |
| New Recreational Vehicles | 49 to 60 | 6.50 - 12.75 | 6.75 - 13.00 |
| New Recreational Vehicles | 61 to 144 | 6.95 - 13.20 | 7.20 - 13.45 |
| Used Recreational Vehicles | up to 48 | 6.65 - 12.90 | 6.90 - 13.15 |
| Used Recreational Vehicles | 49 to 60 | 6.95 - 13.20 | 7.20 - 13.45 |
| Used Recreational Vehicles | 61 to 144 | 7.25 - 13.50 | 7.50 - 13.75 |
| Home Improvement | up to 60 | 8.35 - 14.60 | 8.60 - 14.85 |
| Home Improvement | 61 to 144 | 9.05 - 15.30 | 9.30 - 15.55 |
| Memorial | 60 | 8.35 14.60 | 8.60 14.85 |
| Consolidation | up to 36 | 9.35 - 15.60 | 9.60 - 15.85 |
| Personal | 13 to 24 | 8.75 - 15.00 | 9.00 - 15.25 |
| Personal | 25 to 36 | 9.00 - 15.25 | 9.25 - 15.50 |
| Personal | 37 to 48 | 9.20 - 15.45 | 9.45 - 15.70 |
| Personal | 49 to 60 | 9.35 - 15.60 | 9.60 - 15.85 |
| 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 | | 10.00 - 16.25 |
| 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 6.75%

As of 12/11/2025

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