

# Huron Area Education Loan Rates

Effective 3-1-17

	Premium Plus	Premium	Standard	Credit Builder	
<b>Newer Vehicles</b> 2011-2017	1-36 months	3.5%-2.75%*	3.75%-3.00%*	4.5%-3.75%*	5.75%-5.00%*
	37-60 months			5.5%-4.75%*	6.75%-6.00%*
	72 months	4.5%-3.75%*	4.9%-4.15%*	6.5%-5.75%*	7.75%-7.00%*

<b>Older Vehicles</b> 2010 and older	1-36 months	5.5%-4.75%*	6.5%-5.75%*	7.5%-6.75%*	9.75%-9.00%*
	37-48 months				10.75%-10.00%*
	49-60 months				11.75%-11.00%*

<b>Recreational Vehicles</b> 2011-2017	1-72 months	3.25%-2.75%*	4.25%-3.75%*	5.25%-4.75%*	6.25%-5.75%*
2010 and older	1-60 months	5.25%-4.75%*	6.25%-5.75%*	7.25%-6.75%*	8.25%-7.75%*
2014 & newer**	73-120 months	5.25%-4.75%*	7.25%-6.75%*	9.25%-8.75%*	10.25%-9.75%*

\*\*Campers & Boats only, must borrow at least \$25,000

<b>Signature</b>	1-24 months	8.00%	9.00%	10.00%	11.00%
	25-36 months	9.00%	10.00%	11.00%	12.00%
	37-72 months	10.00%	11.00%	12.00%	13.00%

<b>Debt Consolidation</b>	1-24 months	9.00%	10.00%	11.00%	12.00%
	25-36 months	10.00%	11.00%	12.00%	13.00%
	37-60 months	11.00%	12.00%	13.00%	14.00%

<b>Home Improvement</b> (Limited Time Special- may borrow up to \$15,000)	1-60 months	4.90%	5.90%	7.90%	9.90%
--	-------------	-------	-------	-------	-------

**Share Secured** 1-60 months 2.50%

**In-House Student Loans** 6%

<p><b>* Rate reductions on vehicle and recreational vehicle loans</b></p> <ul style="list-style-type: none"> <li>Up to .75% on vehicles and up to .50% on RV's</li> <li>.25% Payroll or ACH payment</li> <li>.25% with an active HAEFCU checking account</li> <li>.25% with an Advantage ATM/Checkcard</li> <li>.25% receiving E-statements</li> <li>.25% 1st time borrower (with a \$10,000 minimum loan)</li> <li>.25% Loyalty Reward (5+ years of HAEFCU membership)</li> <li>.25% Having a Mortgage Product with HAEFCU</li> <li>.25% Saver Discount (at least \$5,000 aggregate total of savings and checking)</li> </ul>
--