

# Huron Area Education Loan Rates

Effective 3-1-18

		Premium Plus	Premium	Standard	Credit Builder
<b>Newer Vehicles</b> 2012 & newer	1-36 months	3.5%-2.75%*	4.25%-3.50%*	6.00%-5.25%*	7.75%-7.00%
	37-60 months			7.00%-6.25%*	8.75%-8.00%
2016 & newer	61-72 months	4.5%-3.75%*	5.40%-4.65%*	8.00%-7.25%*	9.75%-9.00%
	73-84 months	5.5%-4.75%*	6.40%-5.65%*		

<b>Older Vehicles</b> 2011 & older	1-36 months	5.5%-4.75%*	6.5%-5.75%*	9.50%-8.75%*	11.75%-11.00%
	37-48 months				12.75%-12.00%
	49-60 months				13.75%-13.00%

## Recreational Vehicles

2012 & newer	1-72 months	4.25%-3.75%	5.25%-4.75%	6.25%-5.75%	7.25%-6.75%
2011 & older	1-60 months	6.25%-5.75%	7.25%-6.75%	8.25%-7.75%	9.25%-8.75%
2015 & newer**	73-120 months	6.25%-5.75%	8.25%-7.75%	10.25%-9.75%	11.25%-10.75%

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

## Signature

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%

## Debt Consolidation

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%

## Home Improvement

(Limited Time Special- may borrow up to \$15,000)

1-60 months	4.90%	5.90%	7.90%	9.90%
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**Share Secured** 1-60 months 2.50%

**In-House Student Loans** 6%

**Christmas Special** 1-12 months 5.75%  
(available for limited time)

**Short-Term Signature Loans** 1-12 months 5.75%

### \* Rate reductions on vehicle and recreational vehicle loans

- Up to .75% on vehicles and up to .50% on RV's
- .25% Payroll or ACH payment
- .25% with an active HAEFCU checking account
- .25% with an Advantage ATM/Checkcard
- .25% receiving E-statements
- .25% 1st time borrower (with a \$10,000 minimum loan)
- .25% Loyalty Reward (5+ years of HAEFCU membership)
- .25% Having a Mortgage Product with HAEFCU
- .25% Saver Discount (at least \$5,000 aggregate total of savings and checking)