

Rates as of January 5, 2026 / Rate Bulletin #211

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ArmcoCU.com



LOAN RATES	AUTOS	TERM	APR *	SALE APR *	Monthly payments per \$1,000 for maximum term		
					W/Disability, Life, & Involuntary Unemployment Protection ⁷	W/Disability & Life Protection ⁷ (Other Options Available)	Without Protection
2022-2025	0 - 36	4.75%	4.25%	31.86	31.52	29.67	
		4.75%	4.25%	20.81	20.46	18.55	
		5.00%	4.50%	18.20	17.84	15.90	
		5.25%	4.75%	16.39	16.02	14.04	
2021	0 - 60	5.00%	4.50%	20.93	20.58	18.67	
	61 - 72	5.00%	4.50%	18.20	17.84	15.90	
	73 - 84	5.75%	5.25%	16.65	16.28	14.27	
2020	0 - 60	5.00%	4.50%	20.93	20.58	18.67	
	61 - 72	5.75%	5.25%	18.58	18.22	16.25	
2019	0 - 54	5.00%	4.50%	22.76	22.41	20.52	
	55 - 66	5.75%	5.25%	19.81	19.45	17.50	
2018	0 - 48	5.75%	5.25%	25.42	25.08	23.18	
	49 - 60	6.00%	5.50%	21.43	21.07	19.13	
2017	0 - 48	6.00%	5.50%	25.54	25.20	23.29	
	49 - 60	6.25%	5.75%	21.55	21.20	19.25	
2016 & Older	0 - 36	6.25%	5.75%	32.57	32.23	30.35	
	37 - 48	6.50%	6.00%	25.79	25.44	23.52	

RV / CAMPERS	TERM	APR *	Monthly payments per \$1,000 for maximum term		
New	0 - 60	6.50%	21.94	21.58	19.60
	61 - 84	7.25%	17.73	17.34	15.25
	85 - 120	7.50%	14.57	14.15	11.90
Used	0 - 48	7.00%	26.30	25.95	24.00
	49 - 84	7.50%	17.86	17.48	15.38

SAVINGS & IRA		RATE	APY **	
\$0 - \$10,000.00		0.60%	0.60%	
\$10,000.01 - \$25,000.00		0.85%	0.85%	
\$25,000.01 - \$50,000.00		1.00%	1.00%	
\$50,000.01 - above		1.25%	1.26%	
CHECKING		RATE	APY **	
\$0.01 - above		0.10%	0.10%	
CHRISTMAS CLUB ¹		RATE	APY **	
\$0.01 - above		0.60%	0.60%	
CERTIFICATES & IRAs ²		Call, Visit Website or Scan Code Above		

HOME EQUITY	TERM	RATE	APR ³	Monthly payments per \$1,000 for maximum term		
Loan - 1 st Lien 0-85% LTV	0 - 60	5.25%	5.37%	21.31	20.96	19.02
	61 - 84	5.25%	5.34%	16.66	16.29	14.28
	85 - 120	5.50%	5.57%	13.41	13.01	10.88
	121 - 180	5.75%	5.80%	10.80	10.36	8.06
	181 - 240	6.00%	6.04%	10.22	9.73	7.18
Loan - 2 nd Lien 0-85% LTV	0 - 60	5.75%	5.87%	21.56	21.21	19.25
	61 - 84	6.00%	6.09%	17.06	16.68	14.64
	85 - 120	6.00%	6.07%	13.70	13.29	11.13
	121 - 180	6.25%	6.30%	11.43	10.98	8.60
	181 - 240	6.50%	6.54%	10.56	10.07	7.48
85.01-100%		Call, Visit Website or Scan Code Above				
HE-Lock Line of Credit (with fixed rate option) ⁵		Prime Rate – Call for details ⁴				
		Home Equity rates may change weekly depending on market conditions.				
MISC. COLLATERAL		Includes 4-wheelers and side-by-sides – Call for details ⁸				
PERSONAL	TERM	APR *	Monthly payments per \$1,000 for maximum term			
Savings Secured	0 - 60	3.25%	20.32	19.98	18.10	
	0 - 42	11.00%	31.24	30.88	28.87	
Personal		10.50%				
		7.99%				
VISA® Credit Card (Secured)		As low as 9.99% ⁶				
VISA® Credit Card						
MORTGAGES & STUDENT LOANS		Call, Visit Website or Scan Code Above				

* Annual Percentage Rate (APR) | ** Annual Percentage Yield (APY)

1. Dividend compounded monthly, credited monthly on average end of day balance. No dividend paid on accounts closed during the month, except Certificates and IRAs.
2. Certificate and IRA rates subject to change up to the time of purchase or renewal. Normal rate changes made on Wednesdays. Certificates, IRAs, and Christmas Clubs subject to penalty for early withdrawal.
3. Reflects \$150 Origination Fee on \$50,000 loan amount. Minimum Home Equity loan amount is \$10,000.
4. Variable rate based on Wall Street Journal Prime, adjusted monthly. The index is the Prime Rate published in the Money Rates column of the Wall Street Journal. When a range of rates has been published, the highest rate will be used. We will use the most recent index value available to us as of 15 days before the date of any APR adjustment. \$150 Origination Fee applies.
5. Fixed rate option available based on our current home equity loan fixed rates.
6. 9.99% APR based on a high credit score; your actual APR is based on your creditworthiness at the time of application.
7. Certain terms and conditions may apply.
8. Purchase of new and used collateral that falls outside our consumer vehicle and recreational policies and procedures. The purpose of the loan must be for non-business purposes.

All information subject to change at any time

 Insured by NCUA

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