ARMCO CREDIT UNION

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Rates as of October 21, 2026 / Rate Bulletin #213

LOAN RATES

AUTOS / CYCLES	TERM	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
2023-2026	0 – 36	5.00%	32.22	31.88	30.01
	37 – 60	5.00%	21.18	20.83	18.90
	61 – 72	5.25%	18.59	18.22	16.25
	73 – 84	5.50%	16.79	16.42	14.40
2022	0 – 60	5.25%	21.31	20.96	19.02
	61 – 72	5.25%	18.59	18.22	16.25
	73 – 84	6.00%	17.06	16.68	14.64
2021	0 – 60	5.25%	21.31	20.96	19.02
	61 – 72	6.00%	18.97	18.60	16.60
2020	0 – 54	5.25%	23.14	22.79	20.87
	55 – 66	6.00%	20.20	19.84	17.86
2019	0 – 48	6.00%	25.80	25.45	23.53
	49 – 60	6.25%	21.81	21.45	19.49
2018	0 – 48	6.25%	25.92	25.57	23.64
	49 – 60	6.50%	21.94	21.58	19.60
2017 & Older	0 – 36	6.50%	32.95	32.60	30.71
	37 – 48	6.75%	26.17	25.82	23.88

REC. VEHICLE (RV)	TERM	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
New	0 – 60	7.00%	22.20	21.83	19.84
	61 – 84	7.75%	18.00	17.61	15.50
	85 – 120	8.00%	14.86	14.44	12.16
Used	0 – 48	7.50%	26.55	26.19	24.23
	49 – 84	8.00%	18.14	17.75	15.62

HOME EQUITY	TERM	RATE	APR [3]	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
Loan - 1st Lien 0-85% LTV	0 – 60	5.50%	5.62%	21.43	21.08	19.13
	61 – 84	5.50%	5.59%	16.79	16.42	14.40
	85 – 120	5.75%	5.82%	13.55	13.15	11.00
	121 – 180	6.00%	6.05%	11.27	10.82	8.46
	181 – 240	6.25%	6.29%	10.39	9.90	7.33
Loan - 2nd Lien 0-85% LTV	0 – 60	5.75%	5.87%	21.56	21.20	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	6.50%	6.55%	11.59	11.13	8.73
	181 – 240	6.75%	6.79%	10.73	10.24	7.62
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
Personal	0 – 42	11.00%	31.24	30.88	28.87
Line of Credit		10.50%			
VISA® Credit Card (Secured)		7.99%			
VISA® Credit Card	As low as 9.99% [6]				

MORTGAGES & STUDENT LOANS	Call, Visit Website or Scan Code Above

DIVIDENDS

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

* 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.

All information subject to change at any time

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.

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