

Rates are effective as of 8/1/2026

UHS Employees FCU – Consumer Loan Rates

Rates as low as • Subject to credit approval • Membership required

Vehicle Loans (Rates as low as 4.49% APR*)

New Auto/Motorcycle Loans (Model Years 2025-2027):

- up to 36 months – 4.49% APR*
- 48 months – 4.74% APR*
- 60 months – 4.99% APR*
- 72 months – 5.24% APR*
- 84 months – 5.49% APR*

Used Auto/Motorcycle Loans (Model Years 2018-2024):

- up to 36 months – 5.49% APR*
- 48 months – 5.74% APR*
- 60 months – 5.99% APR*
- 66 months – 6.24% APR*

Older Used Auto/Motorcycle Loans (Model Year 2017):

- up to 36 months – 6.49% APR*

New RVs/Boat Loans (Model Years 2025-2027):

- up to 60 months – 6.74% APR*
- 72 months – 7.24% APR*
- 84 months – 7.49% APR*
- 96 months – 7.74% APR*
- 120 months – 7.99% APR*

Used RV/Boat Loans (Model Years 2018-2024):

- up to 60 months – 7.75% APR*
- 72 months – 8.25% APR*
- 84 months – 8.50% APR*

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Older Used RV/Boat Loans (Model Year 2017):

- up to 36 months – 8.49% APR*

New Sports Craft Loans (Model Years 2025-2027):

- up to 36 months – 6.74% APR*
- 48 months – 6.99% APR*
- 60 months – 7.24% APR*

Used Sports Craft Loans (Model Years 2018-2024):

- up to 36 months – 7.75% APR*
- 48 months – 8.00% APR*

Unsecured & Secured Loans (Rates as low as 8.99% APR*)

Unsecured (Personal) Loans:

- up to 36 months – 8.99% APR*
- 48 months – 9.24% APR*
- 60 months – 9.49% APR*

Unsecured Line of Credit:

- Variable – 9.75% APR*

Secured Loans:

- Share Secured – Dividend rate + 3%
- Certificate Secured – Certificate rate + 2%

Important Disclosures

*APR = Annual Percentage Rate. Rates shown are as low as stated and are subject to credit approval, loan term, loan amount, collateral value, and underwriting criteria. Your actual rate may be higher. Rates and terms are subject to change without notice. Membership eligibility required. Contact UHS Employees Federal Credit Union for complete loan details.