Loan Rates **Effective Date: June 1st, 2026**

Loan Type	Loan Range	Annual Percentage Rate (APR) Range	Fixed or Variable Rate	Loan Term
Auto Loans				
	2022 & Newer	4.99% - 11.44%	Fixed	Up to 84 months
	2017 - 2021	6.30% - 13.86%		
	2009 - 2016	7.84% - 10.76%		Up to 66 months
RV and Marine Loans (Motor Home, Travel Trailer, Camper, Boat, Horse Trailer w/living quarters)				
	2025 & Newer	8.44% - 11.64%	Fixed	Up to 180 months
	2021 - 2024	11.24%- 12.74%		Up to 144 months
	2016 - 2020	11.94% - 14.34%		Up to 84 months
Powersports and Street Motorcycles (Snow Machine, ATV, Jet Ski, dirt bikes, street bike, horse trailer w/o living quarters)				
	2025 & Newer	6.99% - 15.29%	Fixed	Up to 84 months
	2021 - 2024	7.69% - 16.29%		
	2016 - 2020	9.89% - 16.65%		Up to 60 months
Signature Loan				
		12.29% - 17.99%	Fixed	Up to 60 months
Card Type	**APR Range**	**Annual Fee**	**Fixed or Variable Rate**	**Grace Period**
VISA® Classic				
	11.25% - 18.00%	None	Variable	28 Days
VISA® Signature				
	13.75% - 18.00%	None	Variable	28 Days
Mortgage Loans for rates please call (800) 727-9961				
Home Equity Line of Credit & Second Mortgage Home Equity for rates please call (800) 727-9961				
Lot and Land Loans for rates please call (800) 727-9961				

Construction Loans for rates please call (800) 727-9961

APR = Annual Percentage Rate.

Published rates are the lowest available. Your actual rate may vary based on creditworthiness, loan term, collateral, loan-to-value, and other underwriting criteria. Variable APRs are determined using the Wall Street Journal Prime Rate plus a margin. Rates change as the Prime Rate changes. APR will never exceed 18.00%

Must qualify as a Frontier Credit Union member with a minimum $5 membership deposit and continuing balance. Must be 18 years of age or older and earning a wage. All loans are subject to application, credit approval, program availability, credit and product/program terms and conditions. All programs, rates, restrictions, terms and conditions are subject to change without notice. Other restrictions may apply. This is not an offer for extension of credit or a commitment to lend. Not all applicants will qualify.