

LOAN RATES

(Rates Effective 11/19/2025)



AUTO & MOTORCYCLE (NEW OR USED, MODELS 10 YEARS AND NEWER)

Term	Maximum Loan Amount	APR ⁴ as low as ¹	Estimated Monthly Payment per \$1,000
36 months	\$150,000	5.24%	\$30.08
48 months	\$150,000	5.24%	\$23.14
60 months	\$150,000	5.24%	\$18.99
72 months	\$150,000	5.24%	\$16.22
84 months	\$150,000	5.74%	\$14.49

RV & BOAT (NEW OR USED, MODELS 10 YEARS AND NEWER)

Term	Maximum Loan Amount	APR ⁴ as low as ²	Estimated Monthly Payment per \$1,000
84 months	\$250,000	8.49%	\$15.84
120 months	\$250,000	8.99%	\$12.67
144 months	\$250,000	9.49%	\$11.67
180 months	\$250,000	9.99%	\$10.75

RECREATION LOANS / OTHER SECURED

Term	Maximum Loan Amount	APR ⁴ as low as	Estimated Monthly Payment per \$1,000
36 months	\$100,000	8.74%	\$31.69
48 months	\$100,000	8.99%	\$24.89
60 months	\$100,000	9.49%	\$21.00

PERSONAL LOANS (UNSECURED)

Term	Maximum Loan Amount	APR ⁴ as low as	Estimated Monthly Payment per \$1,000 ³
Up to 60 months	\$40,000	10.99	\$10.87

CITIZENSHIP EXPRESS (UNSECURED)

Term	Maximum Loan Amount	APR ⁵ as low as ⁶	Estimated Monthly Payment per \$725 ⁸
Up to 12 months	\$725	9.99%	\$63.71

CITIZENSHIP PLUS (UNSECURED)

Term	Maximum Loan Amount	APR ⁴ as low as ⁷	Estimated Monthly Payment per \$1,000 ⁹
Up to 24 months	\$4,000	11.99%	\$47.05

SEATTLE CREDIT UNION LIGHTNING LOAN

Term	Maximum Loan Amount	APR as low as ¹⁰	Estimated Monthly Payment per \$1,000 ¹⁰
Up to 18 months	\$1,500	24.99%	\$45.14

SEATTLE CREDIT UNION LIGHTNING LOAN PLUS

Term	Maximum Loan Amount	APR ⁴ as low as ¹¹	Estimated Monthly Payment per \$1,000 ¹¹
12 months	\$1,000	24.99%	\$94.98

¹ The “as low as” rate is reflected as follows: Subtract 0.25% for hybrid/electric vehicles. Add 1.00% for loan-to-value > 80%. Add 1.25% for model years 11 years old and older. Add 1.25% for vehicles with more than 125,000 miles.

² The “as low as” rate is reflected as follows: Add 0.50% for loan-to-value > 80%. Add 2.00% for model years 11 years and older.

³ Estimated monthly payment based on term of 60 months.

⁴ Annual Percentage Rate (APR) reflects any prepaid finance charges and is subject to change without notice. Other restrictions may apply. Rates and financing are offered based on applicant’s credit qualifications and other underwriting criteria, including but not limited to, credit and loan payment history. All loans are subject to approval. The rate assigned will be disclosed to you before you become obligated. Please contact Seattle Credit Union at 206.398.5500 or 800.334.2489 for further details.

⁵ Annual Percentage Rate (APR) and interest rate is current as of 11/19/2025. A higher FICO score may lower the rate offered. Assuming you open a Citizenship Plus loan that is \$4,000 with a term of 24 months and APR of 11.99%, your estimated monthly payment is \$188.00. The actual interest rate, APR, and payment may vary based on the specific terms of the loan selected, verification of information, your credit history, and other factors.

⁶ The Citizenship Express loan has a 0% option available with a processing fee of \$40.

⁷ The Citizenship Plus loan has a 0% option available with a processing fee of \$13 per \$100 borrowed.

⁸ Estimated monthly payment based on term of 12 months.

⁹ Estimated monthly payment based on term of 24 months.

¹⁰ APR is Annual Percentage Rate and is current as of 11/19/2025. Rates are subject to change at any time. Rates and financing are offered based on applicant’s credit qualifications and other underwriting criteria, including but not limited to credit and loan payment history. All loans are subject to approval. The rate assigned will be disclosed to you before you become obligated.

¹¹ APR is Annual Percentage Rate and is current as of 11/19/2025. All loans have a fixed term of 12 months. Rates are subject to change at any time. Rates and financing are offered based on applicant’s credit qualifications and other underwriting criteria, including but not limited to credit and loan payment history. All loans are subject to approval. The rate assigned will be disclosed to you before you become obligated.

