

TEXOMA FEDERAL CREDIT UNION
P.O. BOX 310, FRITCH, TX 79036
PH (806)857-3319 (800)687-2634

EFFECTIVE DATE DECEMBER 4, 2020

LOAN RATES

New Vehicle Rates

	Amt Financed (up to)	Terms	Rates as low as: (APR)
Automobiles	100% of MSRP + TT&L	Up to 48 months	3.25%
	100% of MSRP + TT&L	49 to 60 months	3.50%
	100% of MSRP + TT&L	61 to 72 months	3.75%
Boats & RVs	100% of MSRP + TT&L	Up to 48 months	3.25%
	100% of MSRP + TT&L	49 to 60 months	3.50%
	100% of MSRP + TT&L	73 to 120 months*	4.75%
Motorcycles, ATVs & PWC	100% of MSRP + TT&L	Up to 36 months	3.50%
	100% of MSRP + TT&L	37 to 48 months	3.75%
	100% of MSRP + TT&L	49 to 60 months	4.00%

*Loan amount must be \$30,000 or over to qualify for 96 or 120 month financing

@ All terms, rates and financing amounts are based on your individual credit

Used Vehicle Rates

	Amt Financed (up to)	Terms	Rates as low as: (APR)
Automobiles	NADA Retail + TT&L	Up to 48 months	3.25%
	NADA Retail + TT&L	49 to 60 months	3.50%
	Older Models NADA Retail + TT&L	Up to 36 months	6.50%
Boats & RVs	NADA Retail + TT&L	Up to 48 months	3.25%
	NADA Retail + TT&L	49 to 60 months	3.50%
	NADA Retail + TT&L	73 to 120 months*	4.75%
Older Models	NADA Retail + TT&L	UP to 36 months	6.50%
Motorcycles, ATVs & PWC	NADA Retail + TT&L	UP to 36 months	3.50%
	NADA Retail + TT&L	37 to 48 months	3.75%
	NADA Retail + TT&L	48 to 60 months	4.00%
Older Models	NADA Retail + TT&L	UP to 36 months	7.00%

*Loan amount must be \$30,000 or over to qualify for 96 or 120 month financing

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#Rate discounts available for P/R deduct pmts & good payment history

Personal Loans	Up to \$5,000	Up to 36 months	9.50%
MasterCard	Up to \$5,000	Revolving	12.00%
Share Secured Loans		Dividend Rate + 2.00%	

@ All terms, rates, and financing amounts are based on your individual credit

DIVIDEND RATES[^]

	<u>RATE</u>	<u>APY</u>
Share Accounts	0.15%	0.15%
IRA Accounts	0.50%	0.50%
1 Year Share Certificates (\$1,000 & up)	0.35%	0.35%

[^]DIVIDEND RATES SUBJECT TO CHANGE QUARTERLY!

Please contact the credit union for additional information concerning rates!