



CONSUMER LOANS RATES

[Apply Now](#)

Most Loan Documents can be signed electronically in the convenience of your home.

All rates are as of February 11, 2019 and are subject to change without notice.	Loan Term (in Months)	APR* ¹ As Low As	Estimated Payment (per \$1,000) ⁴ The shorter the term the higher the payment.
New & Used Vehicles ^{1,2}	36	2.49%	\$29.08
	60	2.75%	\$18.08
	72	2.99%	\$15.42
	84	3.25%	\$13.56
New & Used Motorcycles, ^{1,2}	60	6.49%	\$19.80
	72	6.75%	\$17.17
Personal Water Craft (Jet Ski's, Wave Runner's and Dirt Bikes) ^{1,2}	60	6.99%	\$20.04
	72	7.99%	\$17.78
Recreational Vehicles (includes boats) ^{1,2}	48	4.99%	\$23.25
	60	5.25%	\$19.22
	72	5.50%	\$16.58
	120	6.00%	\$11.36
	144	6.75%	\$10.42
Title Loans ^{1,2}	24	17.00%	\$49.70
	36	17.25%	\$36.04
	48	17.50%	\$29.39
Debt Consolidation(Unsecured) ^{1,2,3}	60	6.49%	\$19.80
Personal Life Style Loan (Unsecured) ^{1,2,3} Loan Purpose Example: Appliances, TVs, outdoor/indoor furniture, pet purchase, auto repairs, botox, etc.	12	5.75%	\$86.17
	36	5.99%	\$30.65
	60	6.49%	\$19.80
	72	6.99%	\$17.29
	84	7.49%	\$15.59
Ready Cash - Personal Line of Credit ^{1,2,3}	Open-End	7.90%	Payment is 2.5% of Loan Balance at last cash advance
PAL PayDay Alternative ^{1,2,3}	6	23%	\$178.36

*APR=Annual Percentage Rate. Rates shown are the lowest rates possible for qualified borrowers. Actual APR may be higher depending on applicant's credit evaluation, year of collateral, term, and other underwriting factors. All loans are subject to approval. Rates are subject to change without notice.

¹Lowest Rates shown includes a .50% discount (.25% Automatic Payment Transfer, ACH or Payroll Deduction) and (.25% for Direct Deposit of paycheck, social security or pension) to UCFCU.

²Rates and Terms may vary depending on loan amount and other underwriting factors.

³ Maximum aggregate Unsecured Loan Limits (include ReadyCash, Unsecured and UCFCU Visa Credit Card) are not to exceed \$25,000

⁴ Estimated Payment is calculated with no discounts.

**We welcome other REFINANCE LOANS!
(Auto, RV, Credit Cards, etc.)**

If you need a Payday Alternative Loan (PAL) , Fast Cash Loan or Title Loan. Call for details (626) 974-4447

VISA Cards Information

Interest Rates and Interest Charges

VISA CARDS INFORMATION	VISA® (Cash) Rewards* ^{2,3,+}	Classic Visa® ^{*2,3,+}	Secured Visa ^{*2,3,+}
Annual Percentage Rate (APR) for Purchase Cash Advances & Balance Transfers	11.80% to 17.80%	10.80% to 17.80%	13.80%
Based on Credit worthiness			

Refer to web page for Visa Agreement Disclosures.

*APR=Annual Percentage Rate. Rates shown are the lowest rates possible for qualified borrowers. Actual APR may be higher depending on applicant's credit evaluation, year of collateral, term, and other underwriting factors. All loans are subject to approval. Rates are subject to change without notice.

¹All Rates shown (discounts exclude Visa, Certificate and Share Loans) include a maximum discount of .50% for Automatic Payment Discount (Automatic Payment Transfer, ACH or Payroll)

² Term and payments on ReadyCash and VISA vary, depending on outstanding balance.

³ Maximum aggregate Unsecured Loan Limits (include ReadyCash, Unsecured and UCFCU Visa Credit Card are not to exceed \$25,000)

⁴ Estimated Payment is calculated with no discounts.

* For more information click link on link below to see Visa Credit Card Disclosures

VISA Rewards

CLASSIC VISA

Share Secured VISA

AUTO-Related Products

Mechanical Breakdown Insurance is similar to a dealer's extended warranty, but at a substantially lower cost.

Guaranteed Asset Protection (GAP) covers the difference between what your insurance pays, usually just the "fair market value" and what you still owe if your car is totaled or stolen. Again, at a fraction of the cost of what you would pay the dealer for the same coverage.

Call for details (626) 974-4447.

Auto Buying Services



A Credit Union Auto Buying Service that is a convenient and hassle free way to purchase a vehicle.

UCFCU OFFERS A WIDE RANGE OF MORTGAGE PRODUCTS (FHA, 1st Time Home Buyer Program, 1st Mortgages, Home Improvement Loans, Homeowner and Home Equity). Call for Current Rates (626) 974-4447



NMLS# 586009

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity.