



# Consumer Loan Rates (APR)

## Apply Today!

It's easy, and most applications are approved the same day.

### Apply Online

[www.wymarfcu.com](http://www.wymarfcu.com)

### Call Lorri Burns

(225) 673-7190

### Nakita St. Julien

(225) 673-7188

Effective July 18, 2018

100% Financing Available.  
Subject to the Normal Underwriting Standards.  
Equal Opportunity Lender. Member NCUA.

APR=Annual Percentage Rate.

Discounts 10%/20% down receive -.25%/.50%.  
Additional .25% Discount for Payroll Deduction /  
Auto Transfer

Share Secured Loans:  
For 5 year term +2.50%; 6-10 year term +3.50%

Rates Subject to Change without Notice

<sup>1</sup> Requires GAP Insurance

<sup>2</sup> Level IV & V applicants required to carry GAP insurance if LTV is 90%+

<sup>3</sup> Level IV & V applicants required to carry loan default insurance if LTV is 90%+

<sup>4</sup> Available only when loan > \$20,000

<sup>5</sup> Available only when loan > \$75,000 -  
Motorhomes only

<sup>6</sup> Available only when loan > \$100,000 -  
Motorhomes only

Level	1	2	3	4	5
<b>Automobile - New and Program (Current and Previous Model Year) <sup>2 &amp; 3</sup></b>					
4 Years	2.99%	3.24%	3.74%	4.74%	5.74%
5 Years	3.24%	3.49%	3.99%	4.99%	5.99%
6 Years	3.99%	4.24%	4.49%	5.49%	6.49%
7 Years <sup>1</sup>	4.24%	4.49%	4.74%	5.74%	6.74%

<b>Automobile - Used (2-10 years) <sup>2 &amp; 3</sup></b>					
3 Years	3.24%	3.49%	3.99%	4.99%	5.99%
4 Years	3.24%	3.49%	3.99%	4.99%	5.99%
5 Years	3.99%	4.24%	4.49%	5.49%	6.49%
6 Years <sup>1</sup>	4.99%	5.24%	5.49%	6.49%	7.49%

Longer term financing available on cars of special interest.

<b>Unsecured-Amortizing</b>					
1 Year	7.75%	8.75%	10.75%	12.75%	14.75%
2 Years	8.75%	9.75%	11.75%	13.75%	15.75%
3-5 Years	9.75%	10.75%	12.75%	14.75%	18.00%

<b>Open-End LOC</b>					
Max Loan	\$10,000	\$5,000	\$3,000	\$2,000	\$1,000
	11.25%	12.25%	14.25%	16.25%	16.25%

<b>Recreational Vehicles - New &amp; Used</b>					
5 Years	4.49%	4.99%	5.99%		
6-10 Years	6.49%	6.99%	7.99%		
11-12 Years <sup>5</sup>	7.49%				
13-15 Years <sup>6</sup>	8.49%				

<b>Boat, Motor, Trailer &amp; Misc - New &amp; Used<sup>2</sup></b>					
3 Years	3.75%	4.00%	4.50%	6.50%	8.50%
4 Years	4.00%	4.25%	4.75%	6.75%	8.75%
5 Years	4.25%	4.50%	5.00%		
6 Years	5.00%	5.25%	5.75%		
7 Years	5.25%	5.50%	6.00%		
8-10 Years <sup>4</sup>	5.50%	5.75%			