



Consumer Loan Rates (APR)

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

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www.wymarfcu.com

Call Lorri Burns

(225) 673-7190

Nakita St. Julien

(225) 673-7188

Effective Jan 7, 2019

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

¹ Requires GAP Insurance

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

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

⁴ Available only when loan > \$20,000

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

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

Level	1	2	3	4	5
Automobile - New and Program (Current and Previous Model Year) ^{2 & 3}					
4 Years	3.74%	3.99%	4.49%	5.49%	6.49%
5 Years	3.99%	4.24%	4.74%	5.74%	6.74%
6 Years	4.74%	4.99%	5.24%	6.24%	7.24%
7 Years ¹	4.99%	5.24%	5.49%	6.49%	7.49%

Automobile - Used (2-10 years) ^{2 & 3}					
3 Years	3.99%	4.24%	4.74%	5.74%	6.74%
4 Years	3.99%	4.24%	4.74%	5.74%	6.74%
5 Years	4.49%	4.74%	4.99%	5.99%	6.99%
6 Years ¹	5.49%	5.74%	5.99%	6.99%	7.99%

Longer term financing available on cars of special interest.

Unsecured-Amortizing					
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%

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

Recreational Vehicles - New & Used					
5 Years	4.99%	5.49%	6.49%		
6-10 Years	6.99%	7.49%	8.49%		
11-12 Years ⁵	7.99%				
13-15 Years ⁶	8.99%				

Boat, Motor, Trailer & Misc - New & Used²					
3 Years	4.25%	4.50%	5.00%	7.00%	9.00%
4 Years	4.50%	4.75%	5.25%	7.25%	9.25%
5 Years	4.75%	5.00%	5.25%		
6 Years	5.50%	5.75%	6.25%		
7 Years	5.75%	6.00%	6.50%		
8-10 Years ⁴	6.00%	6.25%			