

Loan Rates as of February 03, 2026

**Subject to change without notice.**

You may complete the application request using the form(s) enclosed with the loan brochure or you may now use the on-line tool to complete a loan application on our website at [www.crousefcu.com](http://www.crousefcu.com). Information such as purchase agreements, payroll information, bills, should be provided with your request. They may be uploaded with your on-line application or emailed to [info@crousefcu.com](mailto:info@crousefcu.com)

You may also fax all completed forms to 315-470-5633 or return all forms to the credit union in person or by mail. If you choose you may call 315-470-7928 for instructions or help completing the forms or what information you should supply.

**All Loan Requests must include a completed Loan Application**


- ✓ Copy of current payroll stub
- ✓ If applying with Co-Borrower/Co-signer –they must complete a separate application.

**All Automobile, Boat, RV or other secured loan you must provide**


- ✓ Signed Purchase Agreement and Date of Delivery
- ✓ Description of vehicle, to include year, make, model, mileage, equipment, VIN #
- ✓ Insurance Information/Collateral Protection
- ✓ A copy of title is required for the following: non-dealer sales, Refinance, or Auto Equity
- ✓ Information on how the vehicle will be titled (Name) and the Plate Number
- ✓ Refinance Loans require a 10-day payoff in writing from your current lender.
- ✓ Refinance Loans require a copy of your current loan contract



Auto Purchase or Refinance your loan from other lenders ---Years 2024-2026	Term	APR* "AS Low As"
New and Used—Previously titled Term based on year, mileage and NADA values.	36 mo	4.24%
	48 mo	4.24%
Financing <i>may</i> be available to cover the costs of sales tax and extended warranty Optional insurance is available for life, disability, and Gap coverage	60 mo	4.79%
	72 mo	4.99%
*Rate and Term available for Auto loan ≥ 2024-2026 (New or Used) NADA Value must be + \$25,000	84 mo*	5.59%
Auto Purchase (Used Auto) or Refinance your loan from other lenders – Years 2019 – 2023 Term based on year, mileage and NADA values.	Up to 36 mo	4.49%
	48mo	4.99%
Financing <i>may</i> be available to cover the costs of sales tax and extended warranty Optional insurance is available for life, disability, and Gap coverage	60 mo	5.49%
	72 mo	5.99%
*Rate and Term available for Auto loan ≥ 2022-2023 (New or Used) NADA Value must be + \$30,000	84 mo*	6.79%
Auto Equity Based on year, terms requested, and equity value (Minimum 50% more than amt owed) Based on NADA high auction value. Credit Score 650+ with Experian	See above rates, based on year of vehicle	
New Boats/RV 2024-2026 New -Untitled Refinance your loan from other lenders---- 6mos from original contract date Term based on year, mileage and NADA values. Financing <i>may</i> be available to cover the costs of sales tax	36 mo	5.99%
	60 mo	6.24%
	84 mo	6.99%
	120 mo	7.50%
	144 mo	7.75%
Used Boats/RV 2017-2026 Used or Previously titled or Refinance your loan from other lenders. Original contract over 1 year Term based on year, mileage and NADA values.	36 mo	6.49%
	60 mo	7.25%
	84 mo	7.95%
	120 mo	8.25%
Older Vehicles (2018 and Older) Included in this category-automobiles, boats, RV, motorcycle, JetSki, ATV, Snowmobiles, Tractors, Trailers, and other purchases Term based on year, mileage and NADA values.	36 mo	7.79%
	48 mo	8.00%
	60 mo	8.25%
Sports Craft New /Untitled Motorcycle, Jet Ski, ATV (various description), Snowmobiles, Tractors, Trailers and other purchases Year of Vehicle 2023 to 2026	36 mo	5.99%
	60 mo	6.24%
Sports Craft Used Motorcycle, Jet Ski, ATV, Snowmobiles, Tractors, Trailers and other purchases Year of Vehicle 2016 to 2026	36 mo	6.49%
	60 mo	7.25%

 \*\* Note: Rates are listed "As low as" Based on credit score from Experian 680 or higher. *We have many other excellent rates and terms available based on individual terms, conditions, and scores.* Rate assumes automatic payment on contractual due date or an upcharge of .50% will be added to the rate for missed transfers. Subject to change without notice. \* APR Annual Percentage rate

**Signature / Personal, Bill Consolidation, Credit Card and Share Secured\*\*** Note: Rates are listed “As low as” Based on credit score from Experian 680 or higher. *We have many other excellent rates and terms available based on individual terms, conditions, and scores. Rate assumes automatic payment on contractual due date or an upcharge of .50% will be added to the rate.* This is subject to change without notice \* APR Annual Percentage rate

<b>SIGNATURE LOANS</b>	<b>Term</b>	<b>*APR “As low as”</b>
<b>Personal- Signature Loan Maximum amount \$20,000</b> If you are in need of a personal loan, we make every attempt to work with all credit scores and situations Terms and conditions will apply. <u>Unsecured debt limits apply</u>	Up to 12 mo	6.25%
	24 mo	6.99%
	36 mo	7.99%
	48 mo	8.24%
	60 mo	8.49%
<b>Mechanical Repair Coverage</b> Help protect your vehicle. 3 plans available. Cost may be far less than dealer costs for this coverage	36 mo	6.99%
	60 mo	7.49%
<b>Bill Consolidation</b> (List of Bills required see space below) Checks payable to creditors <u>Unsecured debt limits apply</u>	36 mo	13.25%
	60 mo	16.99%
<b>Healthy Choice</b> Health related expenses. Bills, Equipment, Surgery, Cosmetic, Eyes, Dental	36 mo	6.99%
	60 mo	7.25%
<b>Sweep Crouse Visa Credit Card</b> In most cases this will allow you to lower your payment when you reach your limit on your Crouse FCU VISA Card	36 mo	7.59%
	60 mo	7.99%
<b>HOME IMPROVEMENT</b> Maximum amount \$30,000.00 Written Contractor Estimates Required Eligible borrowers must have 650+ credit score with Experian. Rates based on credit score 3 years plus with same employer, Income to debt qualification 30% or less. <u>Unsecured debt limits apply</u>	24 mo	6.99%
	36 mo	7.49%
	60 mo	7.99%
	72 mo	8.59%
<b>LINE OF CREDIT/OVERDRAFT PROTECTION LOANS</b>		
<b>Line of Credit / Overdraft Protection (new accounts)</b>	As low as	11.99%
<b>VISA CREDIT CARDS</b>		
<b>Visa Credit Card (new accounts)</b>		As low as 11.99%
<b>Secured Credit Card (new accounts)</b>	As low as	17.99%
<b>SHARE SECURED LOANS</b>		
<b>100% Shares Pledged</b>	24 mo	3.99%
	60 mo	4.99%
<b>50% Shares Pledged (Maximum limits apply)</b>	24 mo	5.75 %
	60 mo	6.00%

**Your Statement.** You may also provide copies of any information that will be needed for review of your loan request. Use additional sheet if necessary. \*\*If additional information is needed the credit union may ask for copies of the bills/invoices. Once approved copies of particular bills/invoices will be required. We will advise you as we proceed with this request. **Approved Request—Checks will be payable to creditor(s) listed.**


List Bills that you would like us to consider for payment	List the payoff Balance	Loan # (credit union use)	Amount of Payment Approved by Credit Union	Check Number Issued	Closing Account Requested (credit union use)

