

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. 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

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

Take 1% off our
Auto, Boat, RV &
Sports Craft
advertised Rates
through February
2026!

Auto Purchase or Refinance your loan from other lenders --Years 2024-2026

New and Used—Previously titled Term based on year, mileage and NADA values.

Financing *may* be available to cover the costs of sales tax and extended warranty

Optional insurance is available for life, disability, and Gap coverage

Term	APR* "AS Low As"
36 mo	4.24%
48 mo	4.24%
60 mo	4.79%
72 mo	4.99%
84 mo*	5.59%

*Rate and Term available for Auto loan \geq 2024-2026 (New or Used)

NADA Value must be + \$25,000

Auto Purchase (Used Auto) or Refinance your loan from other lenders –

Years 2019 – 2023 Term based on year, mileage and NADA values.

Financing *may* be available to cover the costs of sales tax and extended warranty

Optional insurance is available for life, disability, and Gap coverage

Up to 36 mo	4.49%
48mo	4.99%
60 mo	5.49%
72 mo	5.99%
84 mo*	6.79%

*Rate and Term available for Auto loan \geq 2022-2023 (New or Used) NADA Value must be + \$30,000

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 *may* 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	7.99%
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

SIGNATURE LOANS	Term	*APR "As low as"
Personal- Signature Loan Maximum amount \$20,000 If you are in need of a personal loan, we make every attempt to work with all credit scores and situations <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%
Mechanical Repair Coverage 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%
Bill Consolidation (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%
Healthy Choice Health related expenses. Bills, Equipment, Surgery, Cosmetic, Eyes, Dental	36 mo	6.99%
Sweep Crouse Visa Credit Card In most cases this will allow you to lower your payment when you reach your limit on your Crouse FCU VISA Card	60 mo	7.25%
	36 mo	7.59%
	60 mo	7.99%
HOME IMPROVEMENT 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%
LINE OF CREDIT/OVERDRAFT PROTECTION LOANS		
Line of Credit / Overdraft Protection (new accounts)	As low as	11.99%
VISA CREDIT CARDS		
Visa Credit Card (new accounts)	As low as	11.99%
Secured Credit Card (new accounts)	As low as	17.99%
SHARE SECURED LOANS		
100% Shares Pledged	24 mo	3.99%
	60 mo	4.99%
50% Shares Pledged (Maximum limits apply)	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)