Loan Rates

CONSUMER LOANS

Effective date: 11/11/2026

Sub-category	APR[1]	Max Term (Months)	Estimated Monthly Payment per $1,000 borrowed
Auto			
Model Years 2026-2019	4.84%	36	$30.38
	5.24%	48	$23.51
	5.24%	60	$19.28
	5.64%	72	$16.67
Model Year 2021 or Newer $25K Min Fin	6.24%	84[2]	$14.96
Model Years 2018-2016	5.75%	48	$23.74
	5.75%	60	$19.52
Boats and Recreation Vehicles			
New & Used	9.00%	72	$18.31
	11.00%	240	$10.49
Motorcycles			
New	8.00%	48	$24.80
Used	8.00%	36	$31.84
Personal			
	13.00%	72	$20.07

[1]APR – Annual Percentage Rate. Loan rates are subject to credit underwriting and approval, actual rates may differ from those advertised. Maximum term allowed determined by amount borrowed and underwriter discretion. Rates are subject to change and may change without notice. Advertised rates for automobiles, boats, recreational vehicles, motorcycles, and personal loans reflect a .25% discount for automatic payment from an AOCU deposit account. Advertised rates require a 730+ FICO score. Amount financed includes $160 VSI Insurance. Up to 120% financing available on consumer autos. Advertised rates are available for consumer purpose vehicles only, please call us for rates on commercial purpose vehicles. For rates on automobiles older than 2016, please call us. AOCU membership is required, members must maintain a $5.00 deposit relationship.

[2]84 month term is only available for top credit tiers, vehicle models 2021 or newer, and an amount financed of $25,000.00 or more.

HOME EQUITY LOANS

Effective date: 11/11/2026

APR[1]	Max Term (Months)	Minimum	Maximum	Monthly payment per $10,000
Home Equity Loans[2]				
6.50%	60	$10,000.00	$250,000.00	$195.65
6.75%	120	$10,000.00	$250,000.00	$114.82
6.75%	180	$10,000.00	$250,000.00	$88.49
7.00%	240	$10,000.00	$250,000.00	$77.53
AOCU Home Equity Line of Credit[3]				
4.99% intro rate-first 12 months	240	$10,000.00	$250,000.00	$41.01
6.00% after 12 months	240	$10,000.00	$250,000.00	$49.32
AOCU Home Equity Plus Line of Credit[4]				
9.00%	240	$10,000.00	$100,000.00	$73.97

[3]An introductory APR of 4.99% for the first twelve billing cycles with a periodic rate of 0.01367%. Rate is subject to change after consummation. After the introductory period ends, the APR will be set on the last business day of each month and will be either a floor rate of 5.50% APR with a periodic rate of 0.01507%, or, 1.00% below the Prime Rate published in the Wall Street Journal on the last business day of each month, whichever is greater. The maximum rate is 18.00% and the floor rate is 5.50%. Draw period is ten years with an additional ten years to repay. Early termination fees apply. Trust review fee may apply. Property insurance is required. Advertised rates are only available for owner-occupied primary residences. Equity is determined by taking 80% of the property value and deducting the balance of any mortgages. If appraisal is required, the charge will range from $500.00 to $650.00. The minimum loan amount is $10,000.00 and the maximum is $250,000.00. If you have received an introductory rate during the preceding 36-month period, you are not eligible to receive another introductory rate. You may apply for a different plan that does not have an introductory rate.

[1]All Loans: APR – Annual Percentage Rate. Rates are subject to change and may change without notice. All requests are subject to credit approval. Actual rate and margin offered may be adjusted based on credit history and other factors – this may result in a higher rate than our published rate. AOCU membership is required, members must maintain a $5.00 deposit relationship.

[2]Equity is determined by taking 80% of the property value and deducting the balance of any mortgages. If appraisal is required, the charge will range from $500.00 to $650.00. The minimum loan amount is $10,000.00 and the maximum is $250,000.00. Property insurance is required.

[4]APR is variable and is adjusted monthly to the Wall Street Journal Prime Rate published on the last business day of each month plus 2.00%. The maximum rate is 18.00% and the floor rate is 6.50% APR with a periodic rate of 0.01780%. Rate is subject to change after consummation. Draw period is ten years with an additional ten years to repay. Early termination fees apply. Trust review fee may apply. Property insurance is required. Advertised rates are only available for owner-occupied primary residences. All borrowers must meet the underwriting guidelines of the PMI Company. Equity is determined by taking 95% of the property value and deducting the balance of any mortgages. If an appraisal is required, the charge will range from $500.00 to $650.00. The minimum loan amount is $10,000.00 and the maximum is $100,000.00.