

These are the rates AFTER discounts

Terms:

(months)

Auto Loans:

APR*

2023 & newer	\$30k or more financing	84	5.89%
2023 & newer	\$15k or more financing	72	4.99%
2023 & newer		60	4.69%
2023 & newer		48	4.39%

2021-2022		84	6.19%
2021-2022		72	5.39%
2021-2022		60	4.99%
2021-2022		48	4.69%

Used Cars:

Including: Towing, Dump, Semi-Tractor, ect.

2018-2020	\$25k or more financing	84	6.59%
2018-2020	\$15k or more financing	72	5.79%
2018-2020		60	5.39%
2018-2020		48	5.19%
2016-2017		60	7.39%
2016-2017		48	6.99%
2014-2015		48	7.49%
2013-AND OLDER		42	7.69%

New Motorcycles & ATVs:

2023 & newer motorcycles (25k + financing)		84	7.29%
		72	6.49%
		60	6.19%

Used Motorcycles, ATVs, Trailers, & Jet Skis:

2021-2022	\$25k or more financing	84	7.69%
2021 -2022	\$15K or more financin	72	6.89%
2021-2022		60	6.49%
2018-2020	\$25k or more financing	84	7.99%
2018-2020	\$15k or more financing	72	7.29%
2018-2020		60	6.89%
2017 AND OLDER		60	8.89%

Recreational Vehicles (R.V.)

2023 & newer	\$20k or more financing	180	8.59%
2023 & newer		120	8.39%
2023 & newer		96	8.29%
2023 & newer		84	8.29%
2023 & newer		72	7.99%
2023 & newer		60	7.79%
2021-2022		120	8.99%
2021-2022		96	8.89%
2021-2022		84	8.79%
2019-2020		72	8.69%
2019-2020		60	7.99%

Used Recreational Vehicles

2017-2018		120	9.29%
2017-2018		96	8.89%
2017-2018		84	8.79%
2016 & older		96	9.29%
2016 & older		84	9.19%
2016 & older		72	9.09%

Boats:

2023 & newer	\$20k or more financing	180	7.59%
2023 & newer		120	7.49%
2023 & newer		96	7.29%
2023 & newer		84	7.19%
2023 & newer		72	7.09%
2023 & newer		60	6.99%
2021-2022		120	8.99%
2021-2022		96	8.79%
2021-2022		84	8.29%
2021-2022		72	8.09%
2021-2022		60	7.99%

If you find a
better rate,
IHFCU may be
able to MATCH
it or Beat it!
Check with us
first!

"We have your best
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Used Boats:

2019-2020	120	8.89%
2019-2020	96	8.79%
2019-2020	84	8.69%
2018 & older	96	8.99%
2018 & older	84	8.89%
2018 & older	72	8.79%

Share Secured Loans:

ANY AMOUNT	61-120	5.95%
ANY AMOUNT	<=60	4.95%

Share Certificate Secured Loans: 2% above cert. rate (minimum of 5% rate for 62-120 mo and min 4.95% for <60 mo)

Lawn & Garden Equipment:

APR*

New Lawn & Garden	60	7.19%
New Lawn & garden \$20k or more financing	84	7.29%
New lawn & Garden	48	6.99%
Used Lawn & Garden	48	7.99%

APY**

Share Certificate Rates:

3 month	1.75%
6 month	2.45%
8 month special limited time	4.10%
9 month	2.59%
12 month	2.79%
15 month special limited time	3.75%
18 month	2.79%
24 month	2.99%
27 month special limited time	3.55%
36 month	2.89%
48 month	3.10%
59 month special limited time	3.39%
60 month	3.25%

Min Deposit of \$500 on all Certificate of Deposits

Share Rates:

APY**

Required Balance:

\$5-\$2,500	0.60%
\$2,501-\$25,000	1.00%
\$25,001-\$50,000	1.25%
50,001-\$100,000	1.45%
\$100,001-\$250,000	1.75%
\$250,001+	2.00%

****Dividends are declared and paid quarterly.**

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Indiana Heartland
FEDERAL CREDIT UNION

