



# LOAN RATES - UTAH/OTHER STATES

Other states includes all regions except the following states: Arizona, Nevada, and New Mexico.

America First Credit Union offers members competitive loan rates, listed below. The annual percentage rates (APR) quoted are based on approved credit. Rates may be higher, depending on your credit history and other underwriting factors. Our loan offices will discuss your application and available rates with you. Variable APRs may increase or decrease monthly. Go to [americafirst.com](http://americafirst.com) or call 1-800-999-3961 for more information.

EFFECTIVE: DECEMBER 1, 2024

CONSUMER		VARIABLE APR	FIXED APR
	VEHICLE		6.24% - 18.00%
	60-MONTH DECLINING RATE AUTO		6.49% - 18.00%
	POWERSPORT LOAN		8.74% - 18.00%
	RV LOAN		8.49% - 18.00%
	RV BALLOON		8.74% - 18.00%
	PERSONAL		12.99% - 18.00%
	LINE OF CREDIT	16.74% - 18.00%	
	SHARE-SECURED LINE OF CREDIT	+ 3.00%	
	SHARE LOAN	+ 3.00%	
CREDIT BUILDER PLUS		10.00%	
CERTIFICATE ACCOUNT		* 3.00%	

\* Current Certificate Rate Plus Fixed APR + Current Saving Rate Plus Variable APR

VISA		VARIABLE APR
	VISA SIGNATURE	
	1.5% REBATE	18.00% - 18.00%
	1% REBATE	14.49% - 18.00%
	VISA PLATINUM	
	LOW RATE	11.99% - 18.00%
	REWARDS	14.49% - 18.00%
	VISA CLASSIC	
	1% REBATE	18.00% - 18.00%
	STANDARD RATE	15.49% - 18.00%
	REWARDS	18.00% - 18.00%
	VISA SHARE SECURED	
	NO ANNUAL FEE NO CASH BACK OPTION	10.50%

VISA FEE DISCLOSURES & FEES	FEE DISCLOSURES	
	<b>ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES</b>	
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	
	<b>APR FOR CASH ADVANCES &amp; BALANCE TRANSFERS</b>	
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	
	<b>HOW TO AVOID PAYING INTEREST ON PURCHASES</b>	
	Your due date is the 28th day of each month. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.	
	<b>FOR CREDIT CARD TIPS FROM THE CONSUMER FINANCIAL PROTECTION BUREAU</b>	
	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at <a href="http://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a> .	
	<b>FEES</b>	
<b>ANNUAL FEES</b>		
Visa Classic & Platinum	\$0	
Visa Signature 1% Rebate	\$0	
Visa Signature 1.5% Rebate	\$0	
<b>TRANSACTION FEES</b>		
Cash Advance Fee	1.5% of amount of advance	
<b>PENALTY FEES</b>		
Late Payment Fee	up to \$32	
<b>OTHER FEES</b>		
Foreign Transaction Fee	Up to 1% of the U.S. dollar amount of the foreign transaction.	
<b>HOW WE WILL CALCULATE YOUR BALANCE</b>		
We use a method called average daily balance (including new purchases)		



	VARIABLE APR	FIXED APR
<b>IDEAL 100% HOME EQUITY LOANS</b>		
*LINE OF CREDIT	13.24% - 18.00%	
<b>*CLOSED END TERM LOAN</b>		
10-YEAR	10.24% - 18.00%	9.49% - 18.00%
15-YEAR	11.74% - 18.00%	

\*Maximum 18%

**10-YEAR 100% IDEAL HOME EQUITY VARIABLE PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 100% LTV, and an 8.00% variable annual percentage rate, would be \$121 for 120 months. Variable rate subject to change.

**10-YEAR 100% IDEAL HOME EQUITY FIXED PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 100% LTV, and an 8.00% fixed annual percentage rate, would be \$121 for 120 months.

**15-YEAR 100% IDEAL HOME EQUITY VARIABLE PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 100% LTV, and an 8.00% variable annual percentage rate, would be \$96 for 180 months. Variable rate subject to change monthly.

		VARIABLE APR	FIXED APR
<b>80% HOME EQUITY 1ST MORTGAGE (NO CLOSING COSTS)</b>			
5-YEAR	80% FINANCING	6.74% - 18.00%	5.49% - 18.00%
7-YEAR	80% FINANCING	7.24% - 18.00%	5.74% - 18.00%
10-YEAR	80% FINANCING	7.49% - 18.00%	5.99% - 18.00%
12-YEAR	80% FINANCING	7.99% - 18.00%	6.49% - 18.00%
15-YEAR	80% FINANCING	8.49% - 18.00%	6.99% - 18.00%
LONG-TERM BALLOON			6.24% - 18.00%

**5-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 4.49% fixed annual percentage rate, would be \$186 for 60 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**5-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$193 for 60 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**7-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 5.49% fixed annual percentage rate, would be \$144 for 84 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**7-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$146 for 84 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**10-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 5.49% fixed annual percentage rate, would be \$109 for 120 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**10-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$111 for 120 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**12-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% fixed annual percentage rate, would be \$98 for 144 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**12-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$98 for 144 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**15-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% fixed annual percentage rate, would be \$84 for 180 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**15-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$84 for 180 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**20-YEAR BALLOON HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**  
 Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% fixed annual percentage rate, would be \$72 for 62 months and would include a final payment of \$8,470. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

	VARIABLE APR	FIXED APR
<b>STANDARD 90% HOME EQUITY LOANS (NO CLOSING COSTS)</b>		
<b>*CLOSED-END TERM LOAN</b>		
5-YEAR	9.74% - 18.00%	8.49% - 18.00%
10-YEAR	9.99% - 18.00%	8.74% - 18.00%
15-YEAR	10.49% - 18.00%	

\*Maximum 18%

	VARIABLE APR	FIXED APR
<b>STANDARD 80% HOME EQUITY LOANS (NO CLOSING COSTS)</b>		
*LINE OF CREDIT	8.49% - 18.00%	
*FIXED FOR 5 HELOC	7.24% - 18.00%	
*INTEREST-ONLY HELOC	9.24% - 18.00%	
<b>*CLOSED-END TERM LOAN</b>		
5-YEAR	8.49% - 18.00%	7.24% - 18.00%
10-YEAR	8.74% - 18.00%	7.49% - 18.00%
15-YEAR	8.99% - 18.00%	
LONG-TERM BALLOON		8.49% - 18.00%

\*Maximum 18%

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**5-YEAR 90% OR 80% STANDARD HOME EQUITY FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 90% or 80% LTV, and a 7.00% fixed annual percentage rate, would be \$198 for 60 months.

**5-YEAR 90% OR 80% STANDARD HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 90% or 80% LTV, and a 7.00% variable annual percentage rate, would be \$198 for 60 months. Variable rate subject to change monthly.

**10-YEAR 90% OR 80% STANDARD HOME EQUITY FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 90% or 80% LTV, and a 5.99% fixed annual percentage rate, would be \$111 for 120 months.

**10-YEAR 90% OR 80% STANDARD HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 7.00% variable annual percentage rate, would be \$116 for 120 months. Variable rate subject to change monthly.

**15-YEAR 90% STANDARD HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 90% LTV, and a 6.99% variable annual percentage rate, would be \$90 for 180 months. Variable rate subject to change monthly.

**15-YEAR 80% STANDARD HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 7.00% variable annual percentage rate, would be \$90 for 180 months. Variable rate subject to change monthly.

**20-YEAR BALLOON 80% STANDARD HOME EQUITY FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 7.00% fixed annual percentage rate would be \$78 for 62 months and would include a final payment of \$8,617.

		VARIABLE APR	FIXED APR
<b>80% HOME EQUITY 2ND MORTGAGE (NON-OWNER OCCUPIED)</b>			
LINE OF CREDIT	80% FINANCING	9.74% - 18.00%	
10-YEAR	80% FINANCING		7.99% - 18.00%
15-YEAR	80% FINANCING	8.99% - 18.00%	

		VARIABLE APR	FIXED APR
<b>65% HOME EQUITY 2ND MORTGAGE (NON-OWNER OCCUPIED)</b>			
10-YEAR	65% FINANCING		7.74% - 18.00%
15-YEAR	65% FINANCING	8.74% - 18.00%	

		VARIABLE APR	FIXED APR
<b>50% HOME EQUITY 1ST MORTGAGE (NO CLOSING COSTS)</b>			
LINE OF CREDIT	50% FINANCING	8.24% - 18.00%	
FIXED FOR 5 HELOC		6.99% - 18.00%	
INTEREST-ONLY HELOC		8.99% - 18.00%	
5-YEAR	50% FINANCING	6.49% - 18.00%	5.24% - 18.00%
7-YEAR	50% FINANCING	6.99% - 18.00%	5.49% - 18.00%
10-YEAR	50% FINANCING	7.24% - 18.00%	5.74% - 18.00%
12-YEAR	50% FINANCING	7.74% - 18.00%	6.24% - 18.00%
15-YEAR	50% FINANCING	7.99% - 18.00%	6.74% - 18.00%

		VARIABLE APR	FIXED APR
<b>STANDARD 50% HOME EQUITY LOANS (NO CLOSING COSTS)</b>			
LINE OF CREDIT	50% FINANCING	8.24% - 18.00%	
FIXED FOR 5 HELOC		6.99% - 18.00%	
INTEREST-ONLY HELOC		8.99% - 18.00%	
5-YEAR	50% FINANCING	8.39% - 18.00%	7.14% - 18.00%
10-YEAR	50% FINANCING	8.49% - 18.00%	7.24% - 18.00%