

Goodyear San Loan Rates	Angelo Effective	Federal 08/01/25 Loan rate Credit Base	Credit Expand % to loan	Union bracket Call for Interest rate APR	ranges current Months	<u>www.gv</u> safcu.com rates Insured	Title / Lien or a UCC1 needed	Max amount
<b>Loan Type</b>								
<b>Shares</b>		A-D	100%	4.50%	6 - 120	yes	na	Share ttl
<b>Signature</b>	690+	A	see max	7.00%	6 - 72		na	14,000.00
	609-689	B	"	9.75%	6 - 72		na	12,000.00
	545-608	C	"	11.50%	6 - 60		na	6,000.00
	544 down	D	"	15.00%	6 - 60		na	4,000.00
<b>New Veh.</b>	690+	A	100%	5.00%	6 - 84	yes	yes	NADA
	609 - 689	B	100%	6.25%	6 - 84	"	"	"
	545-608	C	95%	9.00%	6 - 84	"	"	"
	544 down	D	80%	11.75%	6 - 84	"	"	"
Current & prior year plus that has not been titled. Program vehicles with less than 15,000 miles.								
<b>Used Veh.</b>	690+	A	100%	6.25%	6 - 78	yes	yes	NADA
	609 - 689	B	100%	8.25%	6 - 78	"	"	"
	545-608	C	95%	11.00%	6 - 78	"	"	"
	544 down	D	9%	13.50%	6 - 78	"	"	"
Previously titled vehicles or vehicles we previously made a loan on and it is being refinanced.								
<b>Motorcycle</b>	690+	A	100%	7.50%	6 - 78	yes	yes	NADA
	609 - 689	B	100%	11.00%	6 - 78	"	"	"
	545-608	C	95%	12.00%	6 - 78	"	"	"
	544 down	D	95%	13.50%	6 - 78	"	"	"
<b>ATV &amp; Watercraft</b>	690+	A	100%	10.25%	6 - 78	yes	yes	NADA
	609 - 689	B	100%	11.75%	6 - 78	"	"	"
	545-608	C	90%	13.00%	6 - 78	"	"	"
	544 down	D	90%	14.25%	6 - 78	"	"	"
<b>Motorhome &amp; Travel Trailer</b>	690+	A	100%	10.50%	6 - 78	yes	yes	NADA
	609 - 689	B	100%	11.75%	6 - 78	"	"	"
	545-608	C	95%	13.25%	6 - 78	"	"	"
	544 down	D	95%	15.00%	6 - 78	"	"	"
<b>Equipment</b>	690+	A	100%	10.25%	6 - 78	yes	yes	Bookvalue
<b>Power tool</b>	609 - 689	B	95%	11.25%	6 - 78	"	"	"
<b>Motor tool</b>	545-608	C	90%	13.25%	6 - 78	"	"	"
	544 down	D	90%	15.00%	6 - 78	"	"	"
<b>Others</b>		A - D		Board set				Market
<b>Short Term</b>	Loans	A-D	100%	15.00%	6	yes	no	
<b>MBL</b>	Loans	A-B only	95%	8.00%	6-120	yes	yes	Market
	<b>All Others</b>			Board set				
<b>Credit Reports</b>	<b>\$22.00</b>							

**Loans over \$50,000.00 or over a 45% debt ratio must have board approval.**

Members will given a "B" credit rating if they don't have a rating.