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Credit Union 1

Consumer Loan Rates

Effective Date: 08/01/2026

Loan Type	Interest Rates as low as:	Terms and Conditions
Cars and Trucks	**5.40%**	Maximum loan amount $250,000. Consumer loan interest rates are best rates on approved credit, stated as Annual Percentage Rate (APR). Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. Other terms and conditions may apply.
Boats/Vessels	**7.50%**	Maximum loan amount $250,000. Consumer loan interest rates are best rates on approved credit, stated as Annual Percentage Rate (APR). Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. Other terms and conditions may apply.
Motorhomes (RVs), Travel Trailers, Truck/Camper Combo, 5th Wheels/ Toy Hauler	**7.50%**	Maximum loan amount $250,000. Consumer loan interest rates are best rates on approved credit, stated as Annual Percentage Rate (APR). Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. Other terms and conditions may apply.
Motorcycles	**6.80%**	Maximum loan $50,000. Consumer loan interest rates are best rates on approved credit, stated as Annual Percentage Rate (APR). Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. Other terms and conditions may apply.
ATV, Snowmachine and Watercraft	**6.80%**	Maximum loan $50,000. Consumer loan interest rates are best rates on approved credit, stated as Annual Percentage Rate (APR). Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. Other terms and conditions may apply.
Personal Loan	**11.50%**	Personal loans can be used for braces, sports equipment/uniforms, musical instruments, consolidation, vacations, insurance deductibles, you name it. Borrow between $200 and $20,000. Consumer loan interest rates are best rates on approved credit, stated as Annual Percentage Rate (APR). Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. Other terms and conditions may apply.
Quick Loan	**24%**	Quick loans can be used for braces, sports equipment/uniforms, musical instruments, consolidation, vacations, insurance deductibles, you name it. Borrow between $200 and $2,000. The rate is a set rate for everyone who is approved. Other terms and conditions may apply.
Pledge of Share	**Savings Rate + 2.0-3.0%**	Only Regular Share accounts (S1) are eligible as collateral. Rate is based on the term of the loan. All loans subject to approval. Other terms and conditions may apply.
Pledge of Certificate	**Certificate Rate + 2.0%**	Term may not exceed the certificate maturity date. All loans subject to approval. Other terms and conditions may apply.

Credit Cards

Effective Date: 09/19/2026

Interest Rates and Interest Charges

Program	Classic	Secured	Gold	Platinum	Chrome
Annual Percentage Rate (APR) for Purchases	**11.95%**	**13.90%**	**10.50%** This APR will vary with the Rate + 3.50% market based on the Prime	**8.95%**	**16.50%**
APR for Balance Transfers	**11.95%**	**13.90%**	**10.50%** This APR will vary with the market based on the Prime Rate + 3.50%	**8.95%**	**16.50%**
APR for Cash Advances	**11.95%**	**13.90%**	**10.50%** This APR will vary with the market based on the Prime Rate +3.50%	**8.95%**	**16.50%**
Penalty APR and When It Applies	**None**				
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.				
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.				

Fees

Program	Classic	Secured	Gold	Platinum	Chrome
Annual Fee	None	**$15.00** This fee will be assessed each year annually	None	None	None
International Transaction Fee	Up to 2% of the transaction amount is imposed on any card transaction made in a foreign country or currency.				
Penalty Fees					
• Late Payment	**$30.00**				
• Returned Payment	**$22.00**				

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

To find out if information has changed, call (907) 339-9485, email membermail@cu1.org or write Credit Union 1, 1941 Abbott Rd, Anchorage, AK 99507.