

**RUSHMORE ELECTRIC FEDERAL CREDIT UNION  
CONSUMER LOAN RATE SCHEDULE**

Truth in Lending: Rates effective as of **November 13, 2018**, and subject to change without notice. (APR = Annual Percentage Rate)

TYPE OF LOAN		Terms	Platinum 760 & over	Premier + 759-720	Premier 719-680	Standard 679-640	Value 639-600	Rebuilder 599-Below
<b>Shares Pledged</b>			6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
<b>Certificate's Pledged</b>		Term of CD	2.50% over	2.50% over	2.50% over	2.50% over	2.50% over	2.50% over
<b>Signature</b>		<b>Nov 1- Dec 31 Loan special</b>						
		12 Months	7.49%	7.74%	8.49%	9.49%	11.99%	18.00%
		36 Months	9.90%	10.15%	10.90%	11.90%	14.40%	18.00%
		60 Months	10.90%	11.15%	11.90%	12.90%	15.40%	18.00%
<b>Autos, Pickups &amp; Vans</b>		<b>New 2018- 2017</b>						
		36 Months	3.49%	3.74%	4.49%	5.49%	7.99%	11.99%
		48 Months	3.49%	3.74%	4.49%	5.49%	7.99%	11.99%
		60 Months	3.74%	3.99%	4.74%	5.74%	8.24%	12.24%
		72 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
84 mo term - New Only- financed at \$35,000 or more		84 Months	4.75%	5.00%	5.75%	6.75%	9.25%	13.25%
		<b>Used 2016 - 2014</b>						
		36 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		48 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		60 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		72 Months	4.24%	4.49%	5.24%	6.24%	8.74%	12.74%
		<b>Used 2013 - 2012</b>						
		36 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		48 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		60 Months	4.24%	4.49%	5.24%	6.24%	8.74%	12.74%
		<b>Used 2011</b>						
		48 Months	5.25%	5.50%	6.25%	7.25%	9.75%	13.75%
		60 Months	5.25%	5.50%	6.25%	7.25%	9.75%	13.75%
		<b>Used 2010- 2009</b>						
		36 Months	5.99%	6.24%	6.99%	7.99%	10.49%	14.49%
		48 Months	6.25%	6.50%	7.25%	8.25%	10.75%	14.75%
		<b>Used 2008 &amp; Older</b>						
		36 Months	7.25%	7.50%	8.25%	9.25%	11.75%	15.75%
<b>Classic Cars - Appraisal Required</b>		48 Months	7.49%	7.74%	8.49%	9.49%	11.99%	15.99%
<b>Motor Homes</b>		<b>New &amp; Used</b>						
		<b>To \$2,499</b>	36 Months	6.15%	6.40%	7.15%	8.15%	10.65%
		<b>Travel Trailers</b>	60 Months	4.75%	5.00%	5.75%	6.75%	9.25%
		<b>\$2,500 - \$9,999</b>	84 Months	4.99%	5.24%	5.99%	6.99%	9.49%
		<b>Boats</b>	96 Months	5.99%	6.24%	6.99%	7.99%	10.49%
		<b>\$10,000 - \$14,999</b>	120 Months	6.24%	6.49%	7.24%	8.24%	10.74%
		<b>&amp; Horse Trailers</b>	180 Months	6.99%	7.24%	7.99%	8.99%	11.49%
		<b>\$15,000 - \$24,999</b>						
		<b>\$25,000 - \$49,999</b>						
		<b>\$50,000 - up</b>						
<b>Snowmobiles &amp; ATV's</b>		<b>New 2018- 2017</b>						
		24 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		36 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		48 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		60 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		<b>Two Seater ATV's</b>						
		24 Months	4.25%	4.50%	5.25%	6.25%	8.75%	12.75%
		36 Months	4.25%	4.50%	5.25%	6.25%	8.75%	12.75%
		48 Months	4.25%	4.50%	5.25%	6.25%	8.75%	12.75%
		<b>Water Crafts</b>						
		24 Months	4.75%	5.00%	5.75%	6.75%	9.25%	13.25%
		<b>Used 2016 - 2014</b>						
		24 Months	4.25%	4.50%	5.25%	6.25%	8.75%	12.75%
		36 Months	4.25%	4.50%	5.25%	6.25%	8.75%	12.75%
		48 Months	4.25%	4.50%	5.25%	6.25%	8.75%	12.75%
		<b>Used 2013 &amp; Older</b>						
		24 Months	4.75%	5.00%	5.75%	6.75%	9.25%	13.25%
<b>Motorcycles</b>		<b>New/Used</b>						
		<b>2018 -2017</b>						
		24 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		36 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		48 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		60 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		72 Months	4.24%	4.49%	5.24%	6.24%	8.74%	12.74%
		<b>Used 2016 &amp; Older</b>						
		24 Months	5.50%	5.75%	6.50%	7.50%	10.00%	14.00%
		36 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		48 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
		60 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
<b>Farm/Ranch</b>		<b>0 to 10 Years Old</b>	any term	9.00%	9.25%	10.00%	11.00%	13.50%
		<b>11 to 20 Years Old</b>	any term	10.00%	10.25%	11.00%	12.00%	14.50%
<b>Mobile Homes</b>		<b>16 to 20 Years Old</b>	60 Months	12.75%	13.00%	13.75%	14.75%	18.00%
		<b>11 to 15 Years Old</b>	96 Months	10.75%	11.00%	11.75%	12.75%	15.25%
*purchase price of \$30,000+ up to 180 Mo		<b>New to 10 Years Old*</b>	120 Months*	9.75%	10.00%	10.75%	11.75%	14.25%
<b>Visa Classic</b>		10.50%						
<b>Visa Platinum</b>		8.50%						
<b>Visa Secured</b>		8.00%						
<b>Overdraft Protection</b>		13.90%						

