

RUSHMORE ELECTRIC FEDERAL CREDIT UNION CONSUMER LOAN RATE SCHEDULE

Truth in Lending: Rates effective as of **August 17, 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	
Shares Pledged		6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	
Certificate's Pledged	Term of CD	2.50% over	2.50% over	2.50% over	2.50% over	2.50% over	2.50% over	
Signature	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%	
Autos, Pickups & Vans 84 mo term - New Only- financed at \$35,000 or more	New 2018- 2017	36 Months	3.25%	3.50%	4.25%	5.25%	7.75%	11.75%
		48 Months	3.35%	3.60%	4.35%	5.35%	7.85%	11.85%
		60 Months	3.50%	3.75%	4.50%	5.50%	8.00%	12.00%
		72 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		84 Months	4.35%	4.60%	5.35%	6.35%	8.85%	12.85%
	Used 2016 - 2014	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	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		72 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
	Used 2013 - 2012	36 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		48 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		60 Months	3.99%	4.24%	4.99%	5.99%	8.49%	12.49%
	Used 2011	48 Months	4.99%	5.24%	5.99%	6.99%	9.49%	13.49%
		60 Months	5.25%	5.50%	6.25%	7.25%	9.75%	13.75%
	Used 2010- 2009	36 Months	5.99%	6.24%	6.99%	7.99%	10.49%	14.49%
		48 Months	5.99%	6.24%	6.99%	7.99%	10.49%	14.49%
	Used 2008 & Older	36 Months	6.95%	7.20%	7.95%	8.95%	11.45%	15.45%
		48 Months	7.25%	7.50%	8.25%	9.25%	11.75%	15.75%
	Classic Cars - Appraisal Required	48 Months	7.25%	7.50%	8.25%	9.25%	11.75%	15.75%
	Motor Homes Travel Trailers Boats & Horse Trailers Titled Trailers	New & Used To \$2,499 \$2,500 - \$9,999 \$10,000 - \$14,999 \$15,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - up	36 Months	6.15%	6.40%	7.15%	8.15%	10.65%
60 Months			4.75%	5.00%	5.75%	6.75%	9.25%	13.25%
84 Months			4.99%	5.24%	5.99%	6.99%	9.49%	13.49%
96 Months			5.50%	5.75%	6.50%	7.50%	10.00%	14.00%
180 Months			5.75%	6.00%	6.75%	7.75%	10.25%	14.25%
		180 Months	6.50%	6.75%	7.50%	8.50%	11.00%	15.00%
Snowmobiles & ATV's Two Seater ATVs Water Crafts	New 2018- 2017	24 Months	3.50%	3.75%	4.50%	5.50%	8.00%	12.00%
		36 Months	3.50%	3.75%	4.50%	5.50%	8.00%	12.00%
		48 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		60 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
	Used 2016 - 2014	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%
	Used 2013 & Older	24 Months	4.75%	5.00%	5.75%	6.75%	9.25%	13.25%
Motorcycles	New/Used 2018 -2017	24 Months	3.40%	3.65%	4.40%	5.40%	7.90%	11.90%
		36 Months	3.40%	3.65%	4.40%	5.40%	7.90%	11.90%
		48 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		60 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		72 Months	4.15%	4.40%	5.15%	6.15%	8.65%	12.65%
	Used 2016 & Older	24 Months	5.50%	5.75%	6.50%	7.50%	10.00%	14.00%
		36 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		48 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
		60 Months	3.75%	4.00%	4.75%	5.75%	8.25%	12.25%
Farm/Ranch	0 to 10 Years Old 11 to 20 Years Old	any term	9.00%	9.25%	10.00%	11.00%	13.50%	17.50%
		any term	10.00%	10.25%	11.00%	12.00%	14.50%	18.00%
Mobile Homes	16 to 20 Years Old 11 to 15 Years Old New to 10 Years Old*	60 Months	12.75%	13.00%	13.75%	14.75%	17.25%	18.00%
		96 Months	10.75%	11.00%	11.75%	12.75%	15.25%	18.00%
		120 Months*	9.75%	10.00%	10.75%	11.75%	14.25%	18.00%
*purchase price of \$30,000+ up to 180 Mo								
Visa Classic	10.50%							
Visa Platinum	8.50%							
Visa Secured	8.00%							
Overdraft Protection	13.90%							

