



# SOUTHERN GAS FEDERAL CREDIT UNION

*“Building Relationships That Last a  
Lifetime”*

## LOAN RATES

Loan Type	Annual Percentage Rate	Loan Terms
<b>New and Used Vehicles (up to 6 years old)</b>	<b>5.50% - 18.00%*</b>	<b>48 – 72 months</b>
<b>Used Vehicles (over 7 years old)</b>	<b>8.50%- 17.50%*</b>	<b>36 months</b>
<b>Personal Loans</b>	<b>8.90% - 18.00%*</b>	<b>36 months</b>
<b>Recreational Vehicles &amp; Campers</b>	<b>6.25% - 17.75%*</b>	<b>up to 84 months</b>
<b>Boats &amp; Watercraft</b>	<b>6.25% - 17.75%*</b>	<b>up to 84 months</b>
<b>Motorcycles &amp; ATV's</b>	<b>6.25% - 17.75%*</b>	<b>up to 84 months</b>
<b>Farm Equipment</b>	<b>6.25% - 17.75%*</b>	<b>up to 84 months</b>
<b>Line of Credit</b>	<b>8.90% - 18.00%*</b>	<b>adjustable</b>
<b>Share Secured</b>	<b>3.00% + share rate*</b>	<b>adjustable</b>
<b>Misc. Collateral</b>	<b>6.25% - 17.75%*</b>	<b>up to 84 months</b>
<b>Credit Builder</b>	<b>11.50%*</b>	<b>12 months</b>

Effective as of: 3-20-2018

**\*Annual Percentage rate. Rates are based on creditworthiness. Contact credit union for details and loan specials.**