



SOUTHERN GAS FEDERAL CREDIT UNION

*“Building Relationships That Last a
Lifetime”*

LOAN RATES

Loan Type	Annual Percentage Rate	Loan Terms
New and Used Vehicles (up to 6 years old)	5.60% - 18.00%*	48 – 72 months
Used Vehicles (over 7 years old)	8.60%- 17.60%*	36 months
Personal Loans	9.00% - 18.00%*	36 months
Recreational Vehicles & Campers	6.35% - 17.85%*	up to 84 months
Boats & Watercraft	6.35% - 17.85%*	up to 84 months
Motorcycles & ATV's	6.35% - 17.85%*	up to 84 months
Farm Equipment	6.35% - 17.85%*	up to 84 months
Line of Credit	9.00% - 18.00%*	adjustable
Share Secured	3.00% + share rate*	adjustable
Misc. Collateral	6.35% - 17.85%*	up to 84 months
Credit Builder	11.60%*	12 months

Effective as of: 2-21-2023

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