Rates accurate as of 05/01/2024

| Repayment Period | Loan Amount | Fixed APR* |
| :--- | :--- | :--- |
| 36 | 0 to $\$ 4,999.99$ | $8.24 \%-16.49 \%$ APR |
| 48 | $\min \$ 5,000.00$ | $8.74 \%-16.99 \%$ APR |
| 60 | $\min \$ 7,500.00$ | $8.99 \%-17.24 \%$ APR |

*APR=Annual Percentage Rate. "Bicycle Loans" are fixed rate only. Your APR will be based on the selected repayment term and credit qualifications which include residential status, credit history, and employment history. Payment example: If you borrow $\$ 5,000$ for 48 months at $8.74 \%$ APR your monthly payment would be $\$ 123.81$. Maximum Loan Amount is $\$ 10,000$.

Lowest APRs in each range include a $0.25 \%$ discount from our Checking Relationship Plan with an automatic loan payment from a Columbia Credit Union checking account. Within 30 days of loan closing, Automatic Loan Payments can be set up through online banking or a Columbia Credit Union representative. The Plan discount excludes payments made to lines of credit, credit cards, share-secured loans, 1st mortgages, home equity, business loans, and payments made through online bill pay.

Membership is required to borrow. Columbia Credit Union may offer other rates in the future.

