



Rates accurate as of 08/01/2024

| 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 60 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.