



Rates accurate as of 08/21/2025

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 Auto Payment Discount which provides a qualifying rate discount of 0.25% APR for automatic loan payments from Columbia CU consumer checking account. Within 60 days of loan closing, automatic payments can be set up via an automatic transfer from your Columbia CU consumer checking account to your loan with the assistance of a Columbia CU representative via phone or by visiting your local branch. The Auto Payment Discount is not available for lines of credit, credit cards, savings/certificate-secured loans, mortgages, home equity loans and business loans.

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