



Rates accurate as of 01/01/2022

Variable Rate APR\*

Rate Range	10.00% - 18.00%
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**\*APR = Annual Percentage Rate.** The Annual Percentage Rate is subject to change on the first day of each quarter, (January, April, July and October), to reflect any change in the Index. The Index is the Prime Rate as published in the "Money Rates" column of the Wall Street Journal on the last day of the month prior to a rate change, rounded up to the nearest 0.25%. The Annual Percentage Rate will be equal to the Index plus a margin of 3.50%. The Annual Percentage Rate will never be more than 18.00% or lower than 10.00%. Any increase in the variable annual percentage rate will lengthen the time it takes to pay off your loan.

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