



Consumer Loan Rates

fixed rate loans

Product	Term	APR ¹ from	APR ¹ to
New Auto	0 – 48 Months	4.50%	15.75%
	49 – 60 Months	5.50%	16.75%
	61 – 72 Months	5.99%	17.75%
Used Auto (2-10 years)	0 – 48 Months	5.50%	16.75%
	49 – 60 Months	5.99%	17.75%
	61 – 72 Months	6.75%	17.95%
Auto (11+ years) and Recreation Vehicles: Motorcycle, RV, etc.	0 – 48 Months	6.99%	16.50%
	49 – 60 Months	7.50%	16.99%
	61 – 72 Months	7.99%	16.99%
Personal Loan	0 – 60 Months	12.90%	17.95%

variable rate loans

Product	Term	APR ¹
Visa Signature Credit Card	N/A	17.65%
Skyla Wealth Visa Signature Credit Card	N/A	17.65%
Visa Platinum Credit Card	N/A	15.65%
Visa Platinum Rewards Credit Card	N/A	16.65%
Visa Shared Secured Credit Card	N/A	17.95%
Line of Credit	N/A	12.90% 17.95%

secured loans

Product	Term	APR ¹ from	APR ¹ to
Share Secured Loan	0 – 60 Months	Share Rate + 3%	Share Rate + 3%

The above loans are available to Skyla Federal Credit Union members in good standing and upon credit approval. There are no finance fees charged in association with the setup, underwriting, or obtaining of the above loans from Skyla Federal Credit Union. Quoted rates, dividends, annual percentage rates (APR), and annual percentage yields (APY) are subject to change daily at the discretion of the Board of Directors and without prior notice. Restrictions and qualifications apply. ¹Annual Percentage Rate (APR)

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