

Pathway Credit Union Loan Rates*

New Vehicle

Term	APR
36 months	5.50% to 10.49%
60 months	5.99% to 10.74%
72 months	5.99% to 11.25%
84 months	6.99% to 11.99%

* Never been titled or 60 days after financing with a dealership

Used Vehicles 2025 - 2020 up to 100k miles

Term	Base Rate
36 months	5.99% to 11.25%
60 months	6.25% to 11.74%
72 months	6.55% to 12.25%
84 months	6.99% to 12.99%

72 months and 84 months \$20k+

Used Vehicles 2019 and older less than 100k

Term	Base Rate
36 months	5.99% to 11.99%
60 months	6.00% to 12.00%
72 months	6.25% to 12.25%
84 months	6.50% to 12.50%

72 months and 84 months \$20k+

Used Vehicles over 100k miles but less than 150k miles

Term	Base Rate
36 months	6.50% to 12.50%
60 months	6.75% to 12.75%
72 months	7.75% to 13.75%

72 months \$20k+ depending on mileage

Used Vehicles over 150k miles

Term	Base Rate
36 months	7.25% to 13.25%
60 months	8.00% to 14.00%
72 months	9.50% to 15.50%

72 months \$20k+

New Motorcycles

Term	Base Rate
36 months	7.50% to 13.50%
60 months	7.99% to 13.99%
72 months	8.50% to 14.50%
84 months	9.50% to 15.50%

72 months \$15k+ - 84 months 20K +

Used Motorcycles

Term	Base Rate
36 months	9.00% to 15.00%
60 months	9.15% to 15.15%
72 months	9.50% to 15.50%
84 months	10.15% to 16.15%

72 months and 84 months on \$20k+

New Boats

Term	Base Rate
36 months	7.50% to 13.50%
60 months	8.00% to 14.00%
72 months	8.50% to 14.50%
84 months	9.50% to 15.50%
120 months	10.00% to 16.00%

60 months on \$10k+ - 72 months 20k+ - 84 months 30k+ - 120 months 40k+

Used Boats

Term	Base Rate
36 months	9.15% to 15.15%
60 months	9.50% to 15.50%
72 months	10.00% to 16.00%
84 months	10.15% to 16.15%
120 months	10.75% to 16.75%

60 months financing \$10k+ - 72 months \$20k+ - 84 months \$30k+ - 120 months \$40k+

New Travel Trailer & Campers

Term	Base Rate
36 months	7.15% to 13.15%
60 months	7.25% to 13.25%
72 months	7.50% to 13.50%
84 months	7.75% to 13.75%
120 months	8.00% to 13.99%

60 months \$10k+ - 72 months \$20k+ - 84 months \$30k+ - 120 months \$40k+

Used Travel Trailer & Campers

Term	Base Rate
36 months	7.15% to 13.15%
60 months	7.25% to 13.25%
72 months	7.75% to 13.75%
84 months	8.00% to 14.00%
120 months	8.15% to 14.15%

60 months \$10k+ - 72 months \$20k+ - 84 months \$30k+ - 120 months \$40k+

New Motorhomes

Term	Base Rate
36 months	7.00% to 13.00%
60 months	7.75% to 13.75%
72 months	8.15% to 14.15%
84 months	8.75% to 14.75%
120 months	10.00% to 16.00%

72 months \$20k+ - 84 months 30k+ and 120 months \$40k+

Used Motorhomes

Term	Base Rate
60 months	10.00% to 16.00%
72 months	10.25% to 16.25%
84 months	10.25% to 16.25%
120 months	10.50% to 16.50%

72 months \$20k+ - 84months 30k+ - 120 months \$40k+

New ATV's, Jet Skis & Other Collateral

Term	Base Rate
24 months	7.15% to 13.15%
36 months	7.50% to 13.50%
60 months	8.00% to 14.00%
72 months	8.50% to 14.50%
84 months	10.00% to 16.00%

72 months \$20k+ - 84 months \$40k+

Used ATV's, Jet Skis & Other Collateral

Term	Base Rate
24 months	9.00% to 15.00%
36 months	9.15% to 15.15%
60 months	9.25% to 15.25%
72 months	10.00% to 16.00%
84 months	11.00% to 17.00%

72 months \$20k+ - 84 months \$40k+

New Farm Equipment

Term	Base Rate
up to 72 months	9.25% to 13.99%

Used Farm Equipment

Term	Base Rate
up to 72 months	10.50% to 16.99%

Unsecured Loan and Personal Line of Credit Loan

Credit Score 661-850	Rate
up to \$20,000	7.99% to 16.99%

36 months 5k+- 60 months 12k+-

Credit Score 660 and below	Rate
up to \$3,500	16.99%

Share Secured Loan

2% above Dividend Rate	up to amount of shares pledged
0.15%	\$0 - \$24,999.99
0.20%	\$25,000 - \$49,999.99
0.25%	\$50,000 - \$74,999.99
0.30%	\$75,000 - \$99,999.99
0.45%	>\$100,000

Real Estate

6.50%	Up to 120 months
7.50%	180 months
FICO SCORE 740-850	BASE
661-739	BASE + 2%
601-660	BASE + 4%
300-600	BASE + 6%

**Pathway CU Rates effective June 20,2025*