

vehicle loans

Your exact loan rate will be determined once your loan is approved, based on your credit score.

	<u>APR*</u> <u>as low as</u>		<u>APR*</u> <u>as low as</u>
2022 & Newer Model Years		2019 – 2020	
Up to 36 months	5.49%	Up to 60 months	6.44%
37 to 60 months	5.84%	61 to 66 months	6.64%
61 to 72 months**	5.99%	67 to 72 months**	6.64%
73 to 84 months***	6.99%		
2021		2017 – 2018	
Up to 60 months	5.99%	Up to 48 months	6.94%
61 to 72 months	6.39%	49 to 60 months	7.04%
73 to 84 months***	7.49%	61 to 66 months	7.44%
		2016 & older	
		Up to 60 months	7.44%

Listed rates require automatic recurring payments from a Reliant account or another institution (external account). Member responsible for any fees or limitations associated with external accounts. If payment coupons are requested, rates will increase by 0.50%.

*Stated Annual Percentage Rate (APR) applies to automatic payment for model years and terms listed above. Your APR will be based on your credit score, model year of your vehicle, term of loan, and repayment method. Rates are subject to change without notice. GAP coverage is available for new or used vehicles, including cars, vans, and light trucks. Ask for details.

**Minimum loan amount for 67 to 72 months is \$15,000.

***Minimum loan amount for 73 to 84 months is \$25,000.

business vehicle loans

Rates for business/commercial vehicle loans are determined by our business lending department. Please inquire for these rates and terms.

vehicle refinance loans

For Vehicles financed at other financial institutions

Financing available up to the remaining term of your existing loan at Reliant's current vehicle loan rates. You may lower your monthly payment or shorten the term of your loan—maybe both!

recreational vehicle loans

<i>Boats, Campers & RVs</i>	<u>APR</u> <u>Auto Pymt</u>	<i>ATVs, Motorcycles, Golf Carts, Personal Watercraft & Snowmobiles.</i>	<u>APR</u> <u>Auto Pymt</u>
2019 & Newer Model Years		2019 & Newer Model Years	
Up to 36 months	6.75%	Up to 36 months	6.95%
37 to 60 months	6.75%	37 to 60 months	6.95%
61 to 144 months	7.85%		
2018 & older		2018 & older	
Up to 60 months	7.25%	Up to 60 months	7.75%
61 to 120 months	8.00%		

Listed rates require automatic recurring payments from a Reliant account or another institution (external account). Member responsible for any fees or limitations associated with external accounts.

If payment coupons are requested, rates will increase by 0.50%. Recreational vehicle loans may be subject to a \$20 lien filing fee.

GAP coverage is available for new or used power sport vehicles (includes motorcycles, all-terrain vehicles, snowmobiles, and personal watercraft). Ask for details.

take the dealer-offered incentive and run!

Automobile manufacturers frequently offer buyers a choice of either 0% financing or an incentive. 0% financing isn't always the best option.

When you choose the dealer's incentive instead and finance at Reliant's low auto loan rate, you may actually save more money.

Check out the examples below. Use our online calculators (www.reliantcu.com/resources/calculators) to help you find the best rate and term for your new vehicle loan.

	36 Month Example ... 0.0% or 5.49%		48 Month Example ... 0.0% or 5.84%	
	<u>Dealer</u> <u>Financing</u>	<u>Reliant</u> <u>Financing</u>	<u>Dealer</u> <u>Financing</u>	<u>Reliant</u> <u>Financing</u>
Purchase Price	\$25,000	\$25,000	\$25,000	\$25,000
Dealer's Incentive	0	-\$3,000	0	-\$3,000
Amount Refinanced	\$25,000	\$22,000	\$25,000	\$22,000
Annual Percentage Rate*	0.00%	5.49%	0.00%	5.84%
Monthly Payment	\$694.44	\$664.21	\$520.83	\$515.06
Total Payment	\$25,000	\$23,911.60	\$25,000	\$24,722.80
	You save \$1,088.40 at Reliant!		You save \$277.20 at Reliant!	

home loans

HOME MORTGAGES

Conventional - FHA - SONYMA - VA - First-time homebuyers options
Rates change daily; call or visit reliantcu.com for current information.

HOME EQUITY LINE OF CREDIT

No Application Fee, No points, and No Closing Costs¹

Access period: 10 years - Repayment period: 15 years

Prime Option - Prime + 0.00%

Prime Plus - Prime + .99%

	APR Auto Pymt	APR Direct Bill
Introductory rate for new accounts²	0.00%	Same
<i>The introductory rate is available for new Reliant HELOC accounts and is fixed until the first day of the fourth calendar month following the date of closing.</i>		
Regular rate ² - Prime Option	8.25%	Same
Regular rate ² - Prime Plus	9.24%	Same

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HOME EQUITY INSTALLMENT LOANS*

	APR Auto Pymt
<i>(Minimum \$7,500)</i>	
Up to 60 months	6.69%
61 to 120 months	6.89%
121 to 180 months	7.54%

HOME IMPROVEMENT LOANS* (Maximum \$35,000)

Up to 60 months	7.49%
61 to 120 months	8.49%

MANUFACTURED HOUSING* (Rented lot; 15% down; 1990 or newer)

Double Wide:	
New: Up to 240 months	8.00%
Used: Up to 120 months	9.00%
Single:	
New: Up to 240 months	9.50%
Used: Up to 120 months	10.00%

other loans

	APR Auto Pymt
PERSONAL LOANS	
Unsecured - Up to 36 months	7.99%
Unsecured - 37 to 48 months	8.49%
Unsecured - 49 to 60 months	8.99%

LAWN & GARDEN EQUIPMENT, TRACTOR AND UTILITY TRAILER LOANS

Up to 60 months	6.25%
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ONE PAYMENT NOTES

Up to 12 months	9.40%
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Interest paid monthly.

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	APR Auto Pymt
SHARE SECURED	
Up to 60 months	Pledged Share rate +2.00%
CERTIFICATE SECURED	
Up to 60 months	Pledged CD rate +2.00%
OVERDRAFT LINE OF CREDIT	
	18.00%

visa credit cards

Visa Platinum Credit Card

Tier 1 Rate ³	12.50%
Tier 2 Rate ³	13.50%
Tier 3 Rate ³	15.50%
Tier 4 Rate ³	18.00%
Tier 5 Rate ³	18.00%
Introductory Rate ⁴	0.99%

(0.99% APR applies to all transactions completed in the first six months)

Visa Signature Credit Card

Tier 1 Rate ³	17.25%
Tier 2 Rate ³	18.00%
Tier 3 Rate ³	18.00%
Tier 4 Rate ³	18.00%
Tier 5 Rate ³	18.00%
Introductory Rate ⁵	0.00%

(0.00% APR applies to all transactions completed in the first 12 months)

¹Reliant will pay all third-party fees on its Home Equity Line of Credit provided an initial advance of \$15,000 or more is taken. If you do not maintain a balance on the Line of Credit throughout the 36 months after the date it is opened, you must reimburse the credit union for certain fees Reliant paid to third parties in connection with opening the line. These fees will generally total between \$295 (for \$7500 line) and \$2,893 (for \$175,000 line).

²ANNUAL PERCENTAGE RATE. The rate for a Home Equity Line of Credit is based on the Prime Rate published in *The Wall Street Journal* on the last business day of the second month of the calendar quarter preceding the change date plus a margin of 0% for the Prime Option plan and plus .99% for the Prime Plus plan. Your rate may vary if the Prime Rate varies, but it will not exceed 15.00% APR or be less than 3.00% APR. The minimum line amount for the Prime Option plan is \$40,000, with an initial advance of at least \$15,000. The minimum line amount for the Prime Plus plan is \$7,500 with an initial advance of \$5,000. Existing Reliant HELOC accounts must meet additional conditions to refinance to this program.

³Your variable rate is determined by an Index and a percentage amount above the Index called the Margin. Your margin is based on a six-month review of your credit history. The margin will be assigned every six months and will remain in effect until the next credit review. The Index is based on the highest Prime Rate published in *The Wall Street Journal* on the last business day of the month preceding the current calendar quarter. The Index may change quarterly. Your variable rate will not exceed 18.00% APR. No annual fee.

⁴0.99% APR applies to all purchase, balance transfers, and cash advance transactions completed on accounts opened for six months from the date the account is opened. After that date, all balances will be subject to the variable rate outlined in footnote #3. The 0.99% APR does not apply to balance transfers of existing Reliant Visa credit card balances.

⁵0.00% APR applies to purchases and balance transfers completed on accounts opened for 12 months from the date the account is opened. After that date, all balances will be subject to a variable rate outlined in footnote #3. The 0.00% APR does not apply to balance transfers of existing Reliant Visa credit card balances.

All loan terms, conditions, and interest rates are subject to change. All Reliant loans are subject to approval and must meet credit-granting terms and conditions. Membership eligibility required.

