

Our Rates

The rates listed in this document are accurate as of January 13, 2026. However, rates are subject to change at any time without notice.

Visit PrimeTrustCU.com/Rates for the most up-to-date rates.

VEHICLE LOANS

as low as

4.74¹ %

PERSONAL LOANS

as low as

8.74¹ %

IRA CERTIFICATES

up to

4.00² %_{APY}

HELOC

as low as

6.75%

Navigate Your Rate

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¹Personal & Vehicle Loans receive 0.25% discount if member has existing P.O.M. Checking & member is signed up for E-Statements.

²Consumer & Share Certificates receive an additional 0.25% FOR DIRECT DEPOSIT (Special Certificates excluded)

AUTO LOAN RATES

Published Rates are for Vehicles (passenger cars, trucks, SUV's & vans)

Vehicle Loans receive 0.25% discount if member has existing P.O.M. Checking & member is signed up for E-Statements.

VEHICLE LOANS - 2023 THROUGH 2026 MODELS

Term	APR* as low as
36-48 Months	4.99%
49-66 Months	4.99%
67-75 Months	4.99%
76-84 Months (Loan Amounts over \$20k only)	5.74%

VEHICLE LOANS - 2020 THROUGH 2022 MODELS

Term	APR* as low as
36-48 Months	4.99%
49-66 Months	5.25%
67-75 Months	5.74%
76-84 Months (Loan Amounts over \$20k only)	6.74%

VEHICLE LOANS - 2015 THROUGH 2019 MODELS

Term	APR* as low as
36-48 Months	6.74%
49-66 Months	7.24%

VEHICLE LOANS - 2006 THROUGH 2014 MODELS

Term	APR* as low as
Up to 48 months (Vehicle inspection required - drivable, mileage, reasonable condition, etc.)	8.74%

VEHICLE LOANS - VINTAGE MODELS

Term	APR* as low as
36-48 Months	9.74%

*Annual Percentage Rate

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MOTORCYCLE, SNOWMOBILES, ATV & JET-SKI RATES

Vehicle Loans receive 0.25% discount if member has existing P.O.M. Checking & member is signed up for E-Statements.

REC VEHICLES - 2023 THROUGH 2026 MODELS

Term	APR* as low as
36-48 Months	5.99%
49-66 Months	5.99%
67-75 Months	5.99%
76-84 Month	6.74%

REC VEHICLES - 2020 THROUGH 2022 MODELS

Term	APR* as low as
36-48 Months	5.99%
49-66 Months	6.25%
67-75 Months	6.74%

REC VEHICLES - 2015 THROUGH 2019 MODELS

Term	APR* as low as
36-48 Months	7.74%
49-66 Months	8.24%

REC VEHICLES - 2006 THROUGH 2014 MODELS

Term	APR* as low as
36-48 Months	9.74%

REC VEHICLES - VINTAGE MODELS

Term	APR* as low as
36-48 Months	10.74%

*Annual Percentage Rate

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PERSONAL LOAN RATES

Personal Loans receive 0.25% discount if member has existing P.O.M. Checking & member is signed up for E-Statements.

PERSONAL LOAN (UNSECURED)

Term	APR* as low as
12 Month	8.99%
24 Month	10.24%
25-60 Months	11.74%

SHARE COVERED LOAN (LOAN AGAINST YOUR ACCOUNT BALANCE)

Term	APR* as low as
3% over interest rate on security instrument	

MYLINE (SIGNATURE LINE OF CREDIT)

Term	APR* as low as
5 Year Draw / 5 Year Repay	7.75%
Prime + 1.00% or Floor 5%	
“C” Prime Rate + 5.00% or Floor 5%	

*Annual Percentage Rate

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BOAT, RV, CAMPER & TRAILER LOAN RATES

Published Rates are for Vehicles (passenger cars, trucks, SUV's & vans)

Boat, RV, Camper & Trailer Loans receive 0.25% discount if member has existing P.O.M. Checking & member is signed up for E-Statements.

BOAT LOANS - 2023 THROUGH 2026 MODELS

Term	APR* as low as
36-48 Months	7.25%
49-66 Months	7.49%
67-75 Months	7.75%
76-84 Months	9.25%
85-108 Months (Loan Amounts over \$20k only)	9.25%
109-144 Months (Loan Amounts over \$60k only)	9.75%

RV / CAMPERS / TRAILERS - 2023 THROUGH 2026 MODELS

Term	APR* as low as
36-48 Months	7.25%
49-66 Months	7.49%
67-75 Months	7.75%
76-84 Months	9.25%
85-108 Months (Loan Amounts over \$20k only)	9.25%
109-144 Months (Loan Amounts over \$40k only)	9.75%

BOAT LOANS/RV / CAMPERS / TRAILERS - 2015 THROUGH 2022 MODELS

Term	APR* as low as
36-48 Months	9.25%
49-66 Months	8.99%
67-75 Months	9.25%
76-84 Months	10.75%

*Annual Percentage Rate

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HOME EQUITY LOANS & MORTGAGE RATES

EQUITY LOANS - UP TO 90% LTV (LOAN TO VALUE)

Term	APR* as low as
5 Year	7.000%
10 Year	7.250%
15 Year	7.375%

HOME EQUITY LINE OF CREDIT

Term	APR* as low as
Home Equity Line of Credit - VISA	6.75% variable

FIRST MORTGAGE LOANS

Term	APR* as low as
30 year	6.375%
20 year	6.125%
15 year	6.125%
10 year	6.125%

* Annual Percentage Rate

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PERSONAL SHARE DEPOSIT RATES

Consumer & Share Certificates receive an additional 0.25% FOR DIRECT DEPOSIT

SAVINGS & CHECKING ACCOUNT - SHARE RATES

Description	Rate	APY*
Share (Savings)	0.05%	0.05%
Special Shares (Savings)	0.05%	0.05%
Christmas Club (Savings)	0.05%	0.05%
E-ssential Checking	0.00%	0.00%
Peace of Mind - POM Checking	0.00%	0.00%
Peace of Mind Plus - POM+ Checking	0.10%	0.10%
...balances up to \$15,000*	3.489%	3.55%
...balances over \$15,000*	0.499%	0.50%

*Must meet program requirements

StartRight Youth Checking	Rate	APY*
StartRight Youth Checking	0.05%	0.05%
...balances up to \$2,000*	1.341%	1.35%
...balances over \$2,000*	0.499%	0.50%

*Must meet program requirements

HEALTH SAVINGS ACCOUNT - HSA

Description	Balance	Rate
HSA - Health Savings Account	\$0 - \$2,499.99	0.35%
	\$2,500+	0.50%

*Annual Percentage Yield

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SHARE CERTIFICATES, MONEY MARKET, & IRA RATES

Consumer & Share Certificates receive an additional 0.25% FOR DIRECT DEPOSIT

SHARE CERTIFICATES - \$1000 MINIMUM

Description	Rate	APY*
6 Month - not eligible for Direct Deposit discount	3.450%	3.500%
1 Year - not eligible for Direct Deposit discount	3.924%	4.00%
2 Year	3.00%	3.04%
3 Year	2.75%	2.79%
4 Year	2.75%	2.79%
5 Year	2.75%	2.79%

SPECIAL SHARE CERTIFICATES - \$1000 minimum

Description	Rate	APY*
9 Month - not eligible for Direct Deposit discount	3.827%	3.90%

MONEY MARKET

Description	Rate	APY*
\$0 to \$2,499	0.05%	0.05%
\$2,500 to \$24,999	0.80%	0.80%
\$25,000 to \$49,999	0.90%	0.90%
\$50,000 +	1.25%	1.26%

IRA CERTIFICATES - \$1000 MINIMUM

Description	Rate	APY*
6 Month	3.450%	3.500%
1 Year	3.924%	4.00%
2 Year	3.000%	3.040%

IRA SPECIAL SHARE CERTIFICATES - \$1000 minimum

Description	Rate	APY*
9 Month - not eligible for Direct Deposit discount	3.827%	3.90%

*Annual Percentage Yield

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BUSINESS RATES & PRICING

SMALL BUSINESS CHECKING

Description	Rate Tiers	Dividend Rate	APY*
Small Business Checking	n/a	n/a	n/a

BUSINESS CHECKING WITH DIVIDENDS

Description	Rate Tiers	Dividend Rate	APY*
Business Checking - \$1000 minimum balance	\$0 to \$999.99	0.00%	0.00%
	\$1,000 to \$24,999.99	0.05%	0.05%
	\$25,000 or higher	0.10%	0.10%

BASIC BUSINESS SAVINGS

Description	Rate Tiers	Dividend Rate	APY*
Basic Business Savings- \$25 minimum balance	Balances over \$99.99	0.05%	0.05%

BUSINESS MONEY MARKET

Description	Rate Tiers	Dividend Rate	APY*
Business Money Market - \$2,500 min. balance	\$0 to \$4,999.00	0.05%	0.05%
	\$2,500 to \$24,999.99	0.80%	0.80%
	\$25,000 to \$49,999.99	0.90%	0.90%
	\$50,000 or more	1.25%	1.26%

ELITE BUSINESS MONEY MARKET - \$5,000 MINIMUM, NEW MONEY

Description	Rate Tiers	Dividend Rate	APY*
Business Money Market - \$5,000 min. balance	\$5,000.00 or more	2.75%	2.79%

BUSINESS SHARE CERTIFICATES - \$1000 MINIMUM

Description	Dividend Rate	APY*
6 Month - not eligible for Direct Deposit discount	3.450%	3.500%
1 Year- not eligible for Direct Deposit discount	3.924%	4.00%
2 Year- not eligible for Direct Deposit discount	3.000%	3.040%

*Annual Percentage Yield

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VISA® RATES

VISA CARD RATES

Term	APR*
Classic Visa®	14.90%
Gold Visa®	12.90%
Platinum Visa®	9.90%
Launch Visa® (Secured for building credit)	10.99%
Business Visa®	12.90%

*Annual Percentage Rate. Subject to credit approval based on several factors, including credit history



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