

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](https://www.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

[AUTO LOAN RATES](#)

[MOTORCYCLE, SNOWMOBILES, ATV & JET-SKI RATES](#)

[PERSONAL LOAN RATES](#)

[BOAT, RV, CAMPER & TRAILER LOAN RATES](#)

[HOME EQUITY LOANS & MORTGAGE](#)

[PERSONAL SHARE - DEPOSIT RATES](#)

[SHARE CERTIFICATES, MONEY MARKET, & IRA RATES](#)

[BUSINESS RATES & PRICING](#)

[VISA® RATES](#)

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 - drive-able, milleage, reasonable condition, etc.)	8.74%

VEHICLE LOANS - VINTAGE MODELS

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

*Annual Percentage Rate

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](https://www.PrimeTrustCU.com/Rates) for the most up-to-date rates.



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

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](https://www.PrimeTrustCU.com/Rates) for the most up-to-date rates.



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	
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

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](https://www.PrimeTrustCU.com/Rates) for the most up-to-date rates.



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

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](https://www.PrimeTrustCU.com/Rates) for the most up-to-date rates.



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

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](https://www.PrimeTrustCU.com/Rates) for the most up-to-date rates.



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

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](https://www.PrimeTrustCU.com/Rates) for the most up-to-date rates.

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 - not eligible for Direct Deposit discount	3.450%	3.500%
1 Year - not eligible for Direct Deposit discount	3.924%	4.00%
2 Year	3.000%	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

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](https://www.PrimeTrustCU.com/Rates) for the most up-to-date rates.

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

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](https://www.PrimeTrustCU.com/Rates) for the most up-to-date rates.



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



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](https://www.PrimeTrustCU.com/Rates) for the most up-to-date rates.