PrimeTrust
FEDERAL CREDIT UNION

Our Rates

The rates listed in this document are accurate as of October 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	PERSONAL LOANS	IRA CERTIFICATES	HELOC
as low as	as low as	up to	as low as
5.24[1] % APR	**8.74[1] % APR**	**4.00[2] % APY**	**7.00% APR**

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

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

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

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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 - 2024 THROUGH 2027 MODELS

Term	APR* as low as
36-48 Months	5.49%
49-66 Months	5.49%
67-75 Months	5.49%
76-84 Months (Loan Amounts over $20k only)	6.24%

VEHICLE LOANS - 2021 THROUGH 2023 MODELS

Term	APR* as low as
36-48 Months	5.49%
49-66 Months	5.74%
67-75 Months	6.24%
76-84 Months (Loan Amounts over $20k only)	7.24%

VEHICLE LOANS - 2016 THROUGH 2020 MODELS

Term	APR* as low as
36-48 Months	7.24%
49-66 Months	7.74%

VEHICLE LOANS - 2007 THROUGH 2015 MODELS

Term	APR* as low as
Up to 48 months (Vehicle inspection required - drive-able, milleage, reasonable condition, etc.)	9.24%

VEHICLE LOANS - VINTAGE MODELS

Term	APR* as low as
36-48 Months	10.49%

*Annual Percentage Rate

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MOTORCYCLE, SNOWMOBILES, ATV & JET-SKI RATES

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

REC VEHICLES - 2024 THROUGH 2027 MODELS

Term	APR* as low as
36-48 Months	6.49%
49-66 Months	6.49%
67-75 Months	6.49%
76-84 Month	7.24%

REC VEHICLES - 2021 THROUGH 2023 MODELS

Term	APR* as low as
36-48 Months	6.49%
49-66 Months	6.74%
67-75 Months	7.24%

REC VEHICLES - 2016 THROUGH 2020 MODELS

Term	APR* as low as
36-48 Months	8.24%
49-66 Months	8.74%

REC VEHICLES - 2007 THROUGH 2015 MODELS

Term	APR* as low as
36-48 Months	10.24%

REC VEHICLES - VINTAGE MODELS

Term	APR* as low as
36-48 Months	11.49%

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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%

MYLINE (SIGNATURE LINE OF CREDIT)

Term	APR* as low as
5 Year Draw / 5 Year Repay	8.00%
Prime + 1.00% or Floor 5%	
"C" Prime Rate + 5.00% or Floor 5%	

SHARE COVERED LOAN (LOAN AGAINST YOUR ACCOUNT BALANCE)

Term	
3% over interest rate on security instrument***	

****Not eligible for P.O.M. Checking / e-Statement discount*

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BOAT, RV, CAMPER & TRAILER LOAN RATES

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 $40k 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 - 2016 THROUGH 2022 MODELS

Term	APR* as low as
36-48 Months	8.75%
49-66 Months	9.00%
67-75 Months	9.25%
76-84 Months	10.75%

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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 (Heloc)

Term	APR* as low as
Home Equity Line of Credit - VISA	7.00%
Prime Rate + 0.00% No Floor	

FIRST MORTGAGE LOANS

Term	APR* as low as
30 year	6.25%
20 year	6.25%
15 year	6.125%
10 year	6.125%

*Annual Percentage Rate

NMLS: 462171

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EQUAL HOUSING LENDER

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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 - 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

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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 $2,499.00	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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