

CECU Guidelines for Terms & Conditions of Loans
(CECU will consider other Loans on a case by case basis)

Approved 9/25/2025

		As Low As APR	
New & Up to 3 years Car-Truck-Van	100% of Sticker Price Loans \$40,000 & greater can go up to 84 months	4.75% up to	36 months
		5.00% up to	48 months
		5.25% up to	60 months
		5.50% up to	72 months
		6.00% up to	84 months
Used/Over 3 years Car-Truck-Van	100% of NADA Avg. Retail 75% NADA Avg Retail for 10 years & older, 2% rate increase, max term 36 months if less than \$10,000	5.25% up to	36 months
		5.50% up to	48 months
		5.75% up to	60 months
New & Up to 3 years Motor home-Travel Trailer	100% of Sticker Price-New 100% NADA Avg. Retail up to 3 yrs	5.75% up to	36 months
		6.00% up to	48 months
		6.25% up to	60 months
		6.50% up to	72 months
		7.00% up to	120 months
Used/Over 3 years Motor home-Travel Trailer	100% of NADA Avg. Retail	6.25% up to	36 months
		6.50% up to	48 months
		6.75% up to	60 months
New & Up to 3 years Boats-Small Watercraft	100% of Sticker Price-New 100% NADA Avg. Retail up to 3 yrs Small Watercraft max 72 months	6.50% up to	36 months
		6.75% up to	48 months
		7.00% up to	60 months
		7.25% up to	72 months
		7.75% up to	120 months
Used/Over 3 years Boats-Small Watercraft	100% of NADA Avg. Retail	7.00% up to	36 months
		7.75% up to	48 months
		8.00% up to	60 months
New Motorcycles/4-Wheelers Dirt Bikes/Scooters	100% of Sticker Price	6.50% up to	36 months
		6.75% up to	48 months
		7.00% up to	60 months
Used Motorcycles/4-Wheelers Dirt Bikes/Scooters	100% of NADA Avg. Retail	7.50% up to	36 months
		7.75% up to	48 months
		8.00% up to	60 months
New Farm Equipment	100% of Sticker Price Self Propelled Machinery gets new vehicle rates	6.75% up to	36 months
		7.00% up to	48 months
		7.25% up to	60 months
		7.50% up to	72 months
Used Farm Equipment	100% of NADA Avg. Retail Self Propelled machinery gets used vehicle	7.75% up to	36 months
		8.00% up to	48 months
		8.25% up to	60 months



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New	100% of Purchase Price	9.00% up to	36 months
Portable Building/		9.75% up to	60 months
Portable Carport			

New	100% of Purchase Price	8.50% up to	24 months
Computer/Appliance/Furniture		9.00% up to	36 months
Garden/Lawn/Tools/Equipment		9.50% up to	48 months
Sporting Goods/Other Misc.			

Share Secured	100%, 1% Above Current CD Rate for 1 year, \$500-\$50,000 Rate/Term
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C.D. Secured	100%, 1% Above Members Current CD Rate
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School or Student	\$1500 Per semester, full time	11.75% up to	48 months
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Signature Yrs of Membership			
Less than 1 year	\$0		
1-2 Years (up to)	\$2,000	10.75% up to	36 months
3-4 Years (up to)	\$3,000	12.75% up to	36 months
5 or more (up to)	\$6,000	13.75% up to	48 months

A total of all unsecured loans can not be over \$6000.00 to any one member.

Unsecured loans consist of: Signature, Christmas, and Student.

Above rates are applicable for debt to income ratio's not exceeding 30%.

Rates over the 45% Debt to Income Ratio; 1% will be added for each 1% up to 50%.

Rates over the 50% Debt to Income Ratio; will be taken to the Credit Committee and 2% will be added for each 1% over the 50%, if loan is approved. Rate cannot exceed Oklahoma Lending Statutes.

The above rates are for direct payments which include payroll deduction and ACH payments.

For non-direct payments, 1% will be added to the above stated rates.

Members that have more than 30% debt to income ratio, have collections, late payments within the past 2 years, bankruptcy, or judgments will be assessed 2% higher rate than stated rates above for New and Used Auto loans, 1% higher rate than state for all other collateral loans and 3% higher rate than stated above for Signature loans.

