



Loan Rates



Consumer Loan Rates

Current as of September 30, 2024

Note: We are temporarily not accepting RV loans at this time.

LOAN TYPE	ANNUAL PERCENTAGE RATE*
New Auto Rates as low as	6.50% up to 48 months
	6.75% 49-60 months
	7.25% 61-72 months
	7.75% 73-84 months
Used Auto Rates as low as	7.50% up to 48 months
	7.75% 49-60 months
	8.25% 61-72 months
	8.75% 73-84 months
New Electric/ Hybrid Vehicles as low as	6.00% up to 48 months
	6.25% 49-60 months
	6.75% 61-72 months
	7.25% 73-84 months
Used Electric/ Hybrid Vehicles as low as	6.50% up to 36 months
	6.75% 37-48 months
	7.25% 49-60 months
	7.75% 61-72 months
New/Used Motorcycles as low as	9.50% up to 36 months
	10.50% 37-48 months
	11.50% 49-60 months
	12.50% 61-72 months

LOAN TYPE	ANNUAL PERCENTAGE RATE*
Christmas & Tax Loan as low as	10.00% up to 12 months
Signature Loan as low as	10.00% up to 48 months (\$15,000 maximum)
Overdraft Line Loans	15.00% minimum payment of \$35 or 3% Balance (\$1,000 maximum)
Visa® Credit Card as low as	9.99% minimum payment of \$35 or 3% balance (\$15,000 maximum)
Shared Secured Visa	17.99% minimum payment of \$35 or 3% balance (\$10,000 maximum)
Direct Deposit Loan 3 months of direct deposit consistently	18.00% up to 8 months (\$1,500 maximum)
Certificate Secured	Certificate Rate Plus 3% - Term of Certificate (90% of Certificate Balance)
Education Loans	Click Here

Scan Here →
to apply or learn more
about our Loan options

or call
(209) 825-5878

M-F 9:30 am - 5 pm



<https://goldenvalleycu.org>

*The rates listed are the lowest rate offered. All rates will be determined by the borrower's credit and ability to pay the loan. All loans are subject to credit approval. All loan rates are subject to change without notice. All Auto, RV, Motorcycle loans are subject to eligibility requirements.

Contact Golden Valley Federal Credit Union for the most up to date rates and information.

Additional discounts may apply for automatic payment transfer from GVFCU checking account and direct deposit. Call credit union for full details.

