

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 <i>(\$15,000 maximum)</i> |
| Overdraft Line Loans | 15.00% minimum payment of \$35 or 3% Balance <i>(\$1,000 maximum)</i> |
| Visa® Credit Card as low as | 9.99% minimum payment of \$35 or 3% balance <i>(\$15,000 maximum)</i> |
| Shared Secured Visa | 17.99% minimum payment of \$35 or 3% balance <i>(\$10,000 maximum)</i> |
| Direct Deposit Loan <i>3 months of direct deposit consistently</i> | 18.00% up to 8 months <i>(\$1,500 maximum)</i> |
| Certificate Secured | Certificate Rate Plus 3% - Term of Certificate <i>(90% of Certificate Balance)</i> |
| Education Loans | Click Here |

[Apply Online](#)

   (209) 825-5878

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Please download, fill out and save this form, then email it to memberservices@goldenvalleycu.org. Or fax to (209) 825-8162 Attn: Loan Department

*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 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.