

# Loan Rates



## Consumer Loan Rates

Current as of February 1, 2026

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

LOAN TYPE	ANNUAL PERCENTAGE RATE*	LOAN TYPE	ANNUAL PERCENTAGE RATE*
<b>New Auto Rates</b> as low as	<b>4.50%</b> up to 48 months <b>4.75%</b> 49-60 months <b>5.25%</b> 61-72 months <b>5.75%</b> 73-84 months	<b>Christmas &amp; Tax Loan</b> as low as	<b>11.00%</b> up to 12 months
<b>Used Auto Rates</b> as low as	<b>4.75%</b> up to 48 months <b>5.25%</b> 49-60 months <b>5.75%</b> 61-72 months <b>6.25%</b> 73-84 months	<b>Signature Loan</b> as low as	<b>11.00%</b> up to 48 months (\$10,000 maximum)
<b>New Electric/ Hybrid Vehicles</b> as low as	<b>4.50%</b> up to 48 months <b>5.00%</b> 49-60 months <b>5.50%</b> 61-72 months <b>6.00%</b> 73-84 months	<b>Overdraft Line Loans</b>	<b>15.00%</b> minimum payment of \$35 or 3% Balance (\$10,000 maximum)
<b>Used Electric/ Hybrid Vehicles</b> as low as	<b>5.00%</b> up to 36 months <b>5.50%</b> 37-48 months <b>6.25%</b> 49-60 months <b>7.00%</b> 61-72 months	<b>Visa® Credit Card</b> as low as	<b>9.99%</b> minimum payment of \$35 or 3% balance (\$10,000 maximum)
<b>New/Used Motorcycles</b> as low as	<b>10.00%</b> up to 36 months <b>11.00%</b> 37-48 months <b>12.00%</b> 49-60 months <b>12.50%</b> 61-72 months	<b>Shared Secured Visa</b>	<b>17.99%</b> minimum payment of \$35 or 3% balance (\$10,000 maximum)
		<b>Direct Deposit Loan</b> <i>3 months of direct deposit consistently</i>	<b>18.00%</b> up to 8 months (\$1,500 maximum)
		<b>Certificate Secured</b>	Certificate Rate Plus 3% - Term of Certificate (90% of Certificate Balance)

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

or call

**(209) 825-5878**

M-F 9:30 am - 5 pm



\*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.