



CHICAGO FIREMAN'S ASSOCIATION CREDIT UNION

2453 S. Archer Avenue • Suites E & F
CHICAGO, ILLINOIS 60616
Phone (312) 791-0834 · FAX (312) 791-1712
EFFECTIVE FEBRUARY 1st, 2026

DIVIDEND

Due to the volatility of the interest market, the Board must adjust loan rates as follows.

PRIME RATE 6.75%

**DIVIDEND @1.25% bp's WITH over \$400-25K
@ 2.50% bp's WITH over \$25K-75K
@ 3.50% bp's WITH over \$75K-250K**

CONSUMER LOAN

Maximum \$20,000—or \$20,000 w/ 1 Co-maker

CREDIT SCORE	<u>36 MONTHS</u>	<u>48 MONTHS</u>	<u>60 MONTHS</u>
700 & UP	7.00 %	8.25%	9.75%
550 - 699	8.50 %	9.75%	11.25%
549 - BELOW	10.75%	11.75%	13.25%

*****6.5% up to 4 YEARS with CREDIT SCORE of 750 & up and DEBT RATIO under 40%**

NEW CAR LOANS (max \$90,000)

UNTITLED VEHICLES WITH 5% DOWN

CREDIT SCORE	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.
700 & UP	4.75 %	5.25 %	5.75 %	6.50 %	7.00 %
550 - 699	5.25 %	5.75 %	6.25 %	7.00 %	7.50 %
549 - BELOW	6.00 %	6.50 %	7.00 %	7.75 %	8.25 %

*****5.00 % WITH 5% DOWN up to 72 MONTHS W/ CREDIT OVER 750 AND DEBT RATIO UNDER 40% (USED 10% DOWN)**

USED CAR LOANS (max \$90,000)

WITH 10% DOWN

CREDIT SCORE	36 mos.	48 mos.	60 mos.	72 mos.
700 & UP	5.25 %	5.75 %	6.25 %	7.00 %
550 - 699	5.75 %	6.25 %	6.75 %	7.50 %
549 - BELOW	6.50 %	7.00 %	7.50%	8.25 %

SHARE SECURED LOANS SECURED BY AT LEAST \$5,000 IN SHARES, PROCESSED AT 3.00%

NEW MOBILE HOMES / HOUSE TRAILERS / LARGE BOATS/CAMPERS / SELF PROPELLED CAMPERS

**8.00% - MAXIMUM 60 MONTHS
10 % DOWN – 90 % FINANCED UP TO \$50,000
CLASSIC CARS / ANTIQUES (+20 YRS. OLD)
8.00% WITH 10% DOWN – UP TO 60 MONTHS**

TUITION LOANS

6.50% FOR 4 YEARS, FINANCED UP TO \$20,000 WITH PROOF OF TUITION

HOME EQUITY LINES OF CREDIT

6.75% VARIABLE RATE (max \$75,000)

(Members are responsible for Appraisal Fee & ½ Closing Cost)