



Loan Rates

Rates effective 8/23/2023

New Auto (2020-2024)

Term	Annual Percentage Rate (as low as)
1 to 60 Months	6.24% APR
61 to 66 Months	6.49% APR
67 to 72 Months	6.99% APR
73 to 84 Months*	7.24% APR

*2022-2024 Only

Used Auto (2016-2019)

Term	Annual Percentage Rate (as low as)
1 to 30 Months	6.24% APR
31 to 42 Months	6.59% APR
43 to 54 Months	6.99% APR
55 to 66 Months	7.39% APR

Payment Saver (2018-2024)

Term	Annual Percentage Rate (as low as)
24 to 36 Months	6.89% APR
37 to 48 Months	6.89% APR
49 to 60 Months	7.14% APR
61 to 72 Months	7.64% APR

Loan amounts of \$12,000 to \$17,999 – add 1% to stated rate not to exceed 18.00%.

New Boat, Motorcycle or Recreational Vehicle (2021-2024)

Term	Annual Percentage Rate (as low as)
1 to 66 Months	6.49% APR
67 to 87 Months	7.29% APR
85 to 120 Months**	8.49% APR
121 to 180 Months**	9.49% APR

**Minimum loan amount is \$40,000, maximum loan-to-value = 90%

Used Boat, Motorcycle or Recreational Vehicle (2018-2020)

Term	Annual Percentage Rate (as low as)
1 to 66 Months	6.99% APR
67 to 87 Months	7.99% APR
85 to 120 Months**	8.70% APR
121 to 180 Months**	10.99% APR

**Minimum loan amount is \$40,000, maximum loan-to-value = 90%

Visa Credit Cards

	Annual Percentage Rate (as low as)
Visa Platinum	7.99% APR*
Visa Balance Transfer	3.99% APR* for 12 months

*Credit restrictions apply. Rates based on credit history.

Personal Secured Loans***

Term	Annual Percentage Rate (as low as)
1 to 36 Months	7.74% APR
37 to 48 Months	8.74% APR
49 to 63 Months	9.74% APR

***Maximum mileage 150,000

Personal Unsecured Loans

Term	Annual Percentage Rate (as low as)
1 to 36 Months	8.49% APR
37 to 48 Months	8.99% APR
49 to 63 Months	9.99% APR

Mechanical Breakdown Protection Loan

Term	Annual Percentage Rate (as low as)
12 to 36 Months	5.49% APR

Warm Home Loan

Term	Annual Percentage Rate (as low as)
1-12 Months	3.99%

Overdraft Line of Credit

Term	Annual Percentage Rate (as low as)
Line of Credit	13.88%

Flex Equity Variable Rates (Introductory Rates)****

Term	Annual Percentage Rate (as low as)
6 Months	2.99% APR
12 Months	3.49% APR

****Variable Rate: Membership eligibility required. Rates based on credit worthiness. Restrictions apply. Home equity offer is valid for new home equity loans only. Existing lines with new advances do not qualify. Mortgage tax, county recording fees and tax servicing fees apply. Limited time offer. Rates subject to change. See branch for full details. Rate converts to GPO's current line of credit rate, at the end of the 6th or 12th month. After 6 months, the APR (Annual Percentage Rate) may vary monthly based on the Prime Rate published in the Wall Street Journal plus a margin. Prime rate as of 07/27/2023 is 8.50%. Minimum Line of Credit loan is \$10,000. Rates can increase or decrease, but not to exceed 16.00% APR. Loan rates and terms are determined by overall credit history and are subject to change without notice. Applications are subject to credit approval. Rates apply to new loans and are based on a loan to value (LTV) up to 80%. If closed within 3 years of the opening date, reimbursement for certain fees paid to third parties to open the loan is required. Fees vary depending on loan amount and can be as low as \$958.50 for a \$50,000 loan or \$1,333.50 for a \$100,000 loan. Homeowners insurance is required. Consult a tax advisor for deductibility for interest.

Home Equity Fixed Rates*****

Term	Annual Percentage Rate (as low as)
1 to 60 Months	4.99% APR
61 to 120 Months	5.99% APR
121 to 180 Months	6.49% APR
181 to 240 Months	6.99% APR

*****Fixed Rate: Loan rates and terms are determined by overall credit history and are subject to change without notice. Applications are subject to credit approval. Rates apply to new loans and are based on a loan to value (LTV) up to 80%. Monthly payments for 10 years would be \$9.89 per \$1,000 borrowed. This does not include taxes and insurance. Actual payment amounts will be greater. Homeowners insurance is required. Consult a tax advisor for further information regarding the deductibility of interest and charges.

*Federally insured by NCUA. Equal housing lender. Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



NMLS# 411598

4311 Middle Settlement Road, New Hartford, NY 13413
Phone: (315) 724-1654 | Fax: (315) 737-2990 | www.gpofcu.com