



# Loan Rates

Rates effective January 1, 2025

## New Auto (2021-2025)

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

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. Typical monthly payments for a 5 year new auto loan at 6.49% APR would be \$19.57 per \$1000 borrowed. See branch for full details.

\*\*2023-2025 models only

## Used Auto (2017-2020)

Term	Annual Percentage Rate (APR) as low as
1 to 60 Months	6.99% APR*
61 to 66 Months	7.39% APR*

APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. Typical monthly payments for a 5 year used auto loan at 6.99% APR would be \$19.80 per \$1000 borrowed. See branch for full details.

## Payment Saver Lease-Like Loan (2020-2025)

Term	Annual Percentage Rate (APR) as low as
24 to 36 Months	7.54% APR*
37 to 48 Months	7.54% APR*
49 to 60 Months	7.79% APR*
61 to 72 Months	8.29% APR*

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. A typical Payment Saver loan of \$30,000 at 7.54% APR would have 60 monthly payments at \$400 each month, and would include a balloon payment amount due at loan maturity of \$14,473. Loan amounts of \$12,000 to \$17,999 – add 1% to stated rate not to exceed 18.00%. See branch for full details.

## New Boat, Motorcycle or Recreational Vehicle (2022-2025)

Term	Annual Percentage Rate (APR) 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*

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. Typical monthly payments for a 5 year new boat, motorcycle or RV loan at 6.49% APR would be \$19.57 per \$1000 borrowed. Loan terms of 85 to 180 months need minimum loan amount of \$40,000, maximum loan-to-value equals 90%. See branch for full details.

## Used Boat, Motorcycle or Recreational Vehicle (2019-2021)

Term	Annual Percentage Rate (APR) 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*

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. Typical monthly payments for a 5 year used boat, motorcycle or RV loan at 6.99% APR would be \$19.80 per \$1000 borrowed. \*\*Loan terms of 85 to 180 months need minimum loan amount of \$40,000, maximum loan-to-value equals 90%. See branch for full details.

## Visa Credit Cards

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

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply. Rates are determined by overall credit history and are subject to change without notice. Minimum interest charge is \$1.00. Foreign Transaction Fee (Finance Charge) is 1% of each transaction amount. See any GPO branch for full details.

\*\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply. Rates based on credit history. Limited-time offer. After the 12 month introductory rate, the transfer rate will revert to the normal card rate as low as 7.99% APR. Rates subject to change. See branch for full details.

## Personal Secured Loans

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

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. Typical monthly payments for a 5 year secured loan at 9.74% APR would be \$21.13 per \$1000 borrowed. See branch for full details.

## Personal Unsecured Loans

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

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. Typical monthly payments for a 4 year personal loan at 8.99% APR would be \$24.88 per \$1000 borrowed. See [gpoofcu.com](http://gpoofcu.com) or any GPO branch for full details.



\*Membership eligibility required. 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.



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## Mechanical Breakdown Protection Loan

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

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. Typical monthly payments for a 3 year MBP loan at 5.49% APR would be \$30.20 per \$1000 borrowed See branch for full details.

## Warm Home Loan

Term	Annual Percentage Rate (APR) as low as
1-12 Months	5.99% APR*

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. Typical monthly payments for a 1 year Warm Home loan at 5.99% APR would be \$86.07 per \$1000 borrowed. Maximum loan amount of \$3,000. See branch for full details.

## Overdraft Line of Credit

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

\*APR = Annual Percentage Rate. Membership eligibility required. Credit restrictions apply and applications are subject to credit approval. Loan rates are determined by overall credit history and are subject to change without notice. Based on credit approval. GPO Classic Checking account and membership required. The Annual Percentage Rate (APR) for an Overdraft Line of Credit Loan is 13.88%. Payments are calculated based on 2% of the outstanding loan balance rounded to the nearest \$1.00 with a minimum of \$17.00 – whichever is greater on the outstanding loan balance. See branch for full details.

## Flex Equity Variable Rates

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

\*APR = Annual Percentage Rate. Membership eligibility required. 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%. Restrictions apply. Existing lines with new advances do not qualify. Mortgage tax, county recording fees and tax servicing fees apply. Limited time offer. See branch for full details. Rate converts to GPO's current line of credit rate, at the end of the 6<sup>th</sup> or 12<sup>th</sup> month. After 6 or 12 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 12/19/2024 is 7.50%. Minimum Line of Credit loan is \$10,000. Rates can increase or decrease, but not to exceed 16.00% APR. 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 (1<sup>st</sup> Lien)

Term	Annual Percentage Rate (APR) as low as
1 to 60 Months	5.24% APR*
61 to 120 Months	6.24% APR*
121 to 180 Months	6.74% APR*
181 to 240 Months	6.99% APR*

## Home Equity Fixed Rates (2<sup>nd</sup> Lien)

Term	Annual Percentage Rate (APR) as low as
1 to 60 Months	5.74% APR*
61 to 120 Months	6.74% APR*
121 to 180 Months	7.24% APR*
181 to 240 Months	7.49% APR*

\*APR = Annual Percentage Rate. Membership eligibility required. 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 at 6.24% would be \$11.23 per \$1,000.00 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.



\*Membership eligibility required. 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.