

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 JANUARY 1st, 2025

DIVIDEND

Due to the volatility of the interest market, the Board must adjust loan rates as follows.
PRIME RATE @ 7.50%

DIVIDEND @ 1.00% bp's WITH over \$400-25K
@ 1.25% bp's WITH over \$25K-50K
@ 2.00% bp's WITH over \$50K-100K
@ 2.50% bp's WITH over \$100K-250K

CONSUMER LOAN

Maximum \$20,000—or \$20,000 w/ 1 Co-maker
(36mos @7.99%) (48mos @9.25%) (60mos @10.50%)

NEW CAR LOANS (max \$90,000)

UNTITLED VEHICLES

4.00% WITH 5% DOWN—36 MONTHS
4.50% WITH 5% DOWN-48 MONTHS
5.00% WITH 5% DOWN-60 MONTHS
5.75% WITH 5% DOWN-72 MONTHS
*****3.75% 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)

4.50% WITH 10% DOWN-36 MONTHS
5.00% WITH 10% DOWN-48 MONTHS
5.50% WITH 10% DOWN -60 MONTHS
6.25 % WITH 10% DOWN -72 MONTHS

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

7.00 % - MAXIMUM 60 MONTHS
10 % DOWN – 90 % FINANCED UP TO \$50,000

CLASSIC CARS / ANTIQUES (+20 YRS. OLD)

7.00% WITH 10% DOWN – UP TO 60 MONTHS

SHARE SECURED LOANS SECURED BY AT LEAST \$5,000 IN SHARES, PROCESSED AT 4.00%

PROMOTIONAL SIGNATURE LOANS

5.00 % FOR 1 YR. – UP TO \$5,000
6.5% for 4 YRS UP TO \$20,000 W/ CREDIT OVER 750 AND DEBT RATIO UNDER 40%

TUITION LOANS

6.00% FOR 4 YEARS, FINANCED UP TO \$20,000 WITH PROOF OF TUITION

HOME EQUITY LINES OF CREDIT

7.50% VARIABLE RATE (max \$75,000)
Members are responsible for appraisal fee only