



Credit Union Loan Rates

Rates Effective: November 20, 2009
Rates and terms subject to change without notice.

* APR = Annual Percentage Rate
APR Rates quotes are "start at" rates, final rate based on FICO score. Unless stated all APR's are accurate as of 11/20/2009.
All rates are subject to change at any time. Please call (402) 544-2500 for current information.

Vehicle Loan Category

[Calculator](#)

Type	Term	APR* as low as
New Vehicle	36 Months	5.00%
New Vehicle	48 Months	5.00%
New Vehicle	60 Months	5.25%
New Vehicle: \$23,000 or more	72 Months	5.25%
Used Vehicle	36 Months	6.00%
Used Vehicle	48 Months	6.00%
Used Vehicle	60 Months	6.00%
Used Vehicle (\$23,000 or more)	72 Months	6.00%

New: The definition of "new auto" shall be previous year, current year, and next year models.
Used: Vehicles in which the credit union can support the collateral value.
*APR rates are 'start at' rates for approved credit and Automatic payroll payments

Consumer Loan Category

[Calculator](#)

Type	Term	APR* as low as
Unsecured Loans	01 - 24 Months	9.00%
Unsecured Loans	25 - 36 Months	9.50%
Unsecured Loans (\$10,000 or more)	37 - 48 Months	10.00%
Ready Reserve Line of Credit	Revolving	15.50%
Shares/Certificates Pledged Loans (Rate paid + 2%) Floor 3%	12 & 48 Months	Call

Mortgage Loan Category

[Calculator](#)

Type	APR* as low as
Home Equity Line of Credit	4.25%
1st Mortgages	Please call 1-866-268-3818
2nd Mortgages and Home Improvement	Please call 402-544-2500

Union Pacific Center
1400 Douglas St. Stop 0040
Omaha, NE 68179-0001

