

# Loan Rates

Effective 05/31/2024

## Auto Loans

| New and Used             | APR*              |
|--------------------------|-------------------|
| 2022- Current model year | as low as 5.89%** |
| 2017- 2021               | as low as 6.19%** |
| 2016 and older           | As low as 8.99%** |

## Motorcycle Loans

| New and Used             | APR*               |
|--------------------------|--------------------|
| 2022- Current model year | as low as 9.49%**  |
| 2017-2021                | as low as 10.99%** |
| 2016 and older           | as low as 12.29%** |

## Personal Loans

| Type                                | APR*                  |
|-------------------------------------|-----------------------|
| Closed end Personal Loan***         | as low as 10.75%**    |
| Open end Personal Line of Credit*** | as low as 10.75%**    |
| Credit Builder                      | flat rate of 9.99%    |
| Share Secured Loan                  | 3% above deposit rate |

## Credit Cards

Introductory offers available for new card members!  
Visit [MyKEMBA.org/loans/credit-cards](https://www.kemba.org/loans/credit-cards)

| VISA card types | Variable APR*   |
|-----------------|-----------------|
| Member Rewards  | 16.00% - 21.00% |
| Member Classic  | 14.90% - 21.00% |
| Member Secured  | 21.00%          |

## Home Equity Loans

| Type                       | Variable APR*                      |
|----------------------------|------------------------------------|
| Home Equity Line of Credit | Flexible rates and terms available |

## Mortgage Loans

[Visit our trusted Mortgage partner today to start your quote and see your rate options today.](#)


Speak with a KEMBA loan representative to answer any questions or to start your application today!

\*APR= Annual Percentage Rate. Variable APR is tied to prime rate. All rates, terms and conditions are subject to change without notice.

\*\*Rates listed include a 0.10% discount for automatic payment from a KEMBA checking account. Actual rate depends on credit score and term of loan.

\*\*\* There is a \$25 application fee for unsecured loan products. Funds must be on deposit at the time of application. If the loan request is approved, we can add the application fee to your loan. Speak with your KEMBA loan representative for more information.

All loans are subject to credit approval and underwriting criteria.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT  
 AMERICAN SHARE INSURANCE  
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. v102019

