

Auto Loans

MODEL YEAR	TERM	APR* as low as	PMT PER \$1,000
New 2020-2019	Up to 60 Months	2.95%	\$17.95
New 2020-2019	Up to 72 Months ¹	3.04%	\$15.21
Used 2019 & 2018	Up to 60 Months	3.00%	\$17.97
Used 2019 & 2018	72 Months ¹	3.19%	\$15.28
2017	Up to 60 Months	3.09%	\$18.01
2016-2015	Up to 60 Months	3.14%	\$18.03
2014-2013	Up to 48 Months	3.74%	\$22.46
2012-Older	Up to 48 Months	5.19%	\$23.12
Collector Cars	Up to 60 Months	4.59%	\$18.68

Examples shown illustrate best rates. ¹ 72 term for vehicles financed for \$20,000 or more.

Recreational Vehicle Loans

TYPE	TERM	APR* as low as	PMT PER \$1,000
New	Up to 72 Months	5.69%	\$16.43
Used	Up to 72 Months	6.19%	\$16.66

Let IECU help get you and your family ready for a roadtrip! Contact any of our knowledgeable Loan Officers to learn more today!

Personal Loans

TERM		APR* as low as	PMT PER \$1,000
24-60 Months		9.25%	\$20.88

Personal Loans are a great way to finance that special project or dream vacation. See a Loan Officer at either branch location for details.

Line of Credit

TERM		APR* as low as
Revolving		9.25%

A Line of Credit allows you to access to funds when you need them. See a Loan Officer at either branch location for details.

Visa Credit Cards

TYPE	APR* as low as	PMT PER \$1,000
Visa Classic	14.90%	3% percent of card balance or \$15, whichever is greater.
Visa Gold	12.90%	

With an IECU Visa, the possibilities are endless! With no annual fee and EMV technology, an IECU Visa is the only card you'll ever need!

Save to Win CD

TERM	APY**	APR*	AMOUNT
12 Months	0.954%	0.95%	Only \$25!

Our Save to Win CD incorporates all the thrills of the lottery with none of the risk! Each \$25 deposit enters you to win additional funds of up to \$5,000.

Mortgages

IECU offers a wide variety of mortgages, including conventional, construction, FHA, VA, vacation homes, rental properties, and more!

For information on the mortgage program, please contact Lending Manager Gaspare Gallina at 217-528-2642, ext.435

Savings Rates

BALANCE	APY**	APR*
\$5.00 and up	0.15%	0.15%
Holiday, Dental, Vacation and sub-savings accounts available to help you save towards your goal!		
\$5.00 minimum to open a Share Account. Fees may reduce earnings.		

Money Market

BALANCE	APY**	APR*
Up to \$24,999	0.200%	0.20%
\$25,000 and Up	0.300%	0.30%
\$1,000 minimum to open and \$1,000 minimum daily balance. Six withdrawals/ transfers per month. Fees may reduce earnings.		

Certificates of Deposit

TERM	AMOUNT	APY**	APR*
3 Months	\$1,000	0.250%	0.25%
6 Months	\$1,000	0.602%	0.60%
9 Months	\$1,000	0.652%	0.65%
12 Months	\$1,000	0.853%	0.85%
18 Months	\$1,000	1.005%	1.00%
24 Months	\$1,000	1.207%	1.20%
30 Months	\$1,000	1.308%	1.30%
36 Months	\$1,000	1.460%	1.45%
48 Months	\$1,000	1.562%	1.55%
60 Months	\$1,000	1.714%	1.70%

\$1,000 minimum to open. Penalties apply for early withdrawal.

*APR = Annual Percentage Rate **APY = Annual Percentage Yield

All rates subject to change without notice. Rates, terms, and conditions vary based on qualifications and collateral and are subject to change without notice. All loans are subject to approval and eligibility and must fall within IECU guidelines.

Federally insured by NCUA. IECU is an Equal Housing Lender.