



Frontwave Credit Union Loan Rates

Effective February 23, 2026

Personal Signature Loans

Terms	APR ¹ as low as
Up to 36 months	8.99%
37 to 60 months	13.99%

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

Personal Lines of Credit

Type	APR ¹ as low as
Line of Credit (<i>overdraft protection</i>)	10.00%
Ready Cash ¹ - Line of credit up to \$500	18.00%

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

² Ready Cash is available for activity duty military personnel only.

VISA®

Card Type

Card Type	APR ¹ as low as
Visa Platinum	9.50%
Visa Classic	14.00%
Share Secured Visa ²	14.90%
Visa Signature Rewards ³	16.49%

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request. All loans subject to approval. Membership and credit qualifications apply. Interest does not accrue unless you use the loan.

² No minimum credit score required for Consumer Loans.

³ Variable rate subject to change.

Auto Loans

Model Years 2023 or newer

Financing up to	Terms	APR ¹ as low as
125%	Up to 36 months	4.49%
125%	37 to 48 months	5.24%
125%	49 to 66 months	5.49%
125%	67 to 78 months	5.74%
125%	79 to 84 months ²	6.24%
125%	85 to 96 months ³	7.49%

Model Years 2017-2022

Financing up to	Terms	APR ¹ as low as
120%	Up to 36 months	5.24%
120%	37 to 48 months	5.74%
120%	49 to 66 months	5.99%
120%	67 to 78 months	6.74%
120%	79 to 84 months ²	7.24%

Model Years 2009-2016

Financing up to	Terms	APR ¹ as low as
100%	Up to 36 months	7.24%
100%	37 to 48 months	8.74%

¹ APR = Annual Percentage Rate. Rate includes a 0.25% discount for automatic loan payments from a Frontwave Checking Account. All loan rates and conditions may change without notice. APR listed is our lowest APR and may be higher based on credit history.

² On balances of \$25,000 or more.

³ On balances of \$35,000 or more. Auto Loans/2023 or Newer Sample Payment: For a \$1,000 auto loan for a term of 36 months with a 4.49% APR, the monthly payment would be \$29.74.

Auto Loans/2017 - 2022 Sample Payment: For a \$1,000 auto loan for a term of 36 months with a 5.24% APR, the monthly payment would be \$30.12.

Auto Loans/2009 - 2016 Sample Payment: For a \$1,000 auto loan for a term of 36 months with a 7.24% APR, the monthly payment would be \$31.00.

Recreational Sport Vehicles

Financing up to	APR ¹ as low as	Model Years
100%	8.99%	2020 or newer

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

Recreational Sport Vehicle Loan/2020 or Newer Sample Payment: For a \$1,000 recreational sport vehicle loan for a term of 60 months with a 8.99% APR, the monthly payment would be \$20.84.

Motorcycle Loans

Financing up to	APR ¹ as low as	Terms	Model Years
100%	6.74%	Up to 48 months	2023 or newer
100%	6.99%	Up to 60 months	2023 or newer
100%	7.24%	Up to 72 months	2023 or newer
100%	7.49%	Up to 48 months	2016 - 2022
100%	7.74%	Up to 60 months	2016 - 2022

¹ APR = Annual Percentage Rate. Rate includes a 0.25% discount for automatic loan payments from a Frontwave Checking Account. All loan rates and conditions may change without notice. Example of actual terms available upon request.

Motorcycle Loans/2023 or Newer Sample Payment: For a \$1,000 motorcycle loan for a term of 48 months with a 6.74% APR, the monthly payment would be \$23.90.

Recreational Vehicles

Financing up to	APR ¹ as low as	Model Years
100%	7.99%	2023 or newer
100%	8.49%	2016 - 2022

¹ APR = Annual Percentage Rate. All loan rates and conditions may change without notice. APR listed is our lowest APR and may be higher based on credit history. All loans subject to approval.

Recreational Vehicle Loan/2023 or Newer Sample Payment: For a \$1,000 RV loan for a term of 60 months with a 7.99% APR, the monthly payment would be \$20.34.

Solar Loans

Minimum Loan Amount ¹	APR ² as low as	Terms
\$5,000.00	7.49%	96 months
\$20,000.00	8.49%	120 months
\$30,000.00	8.99%	180 months
\$40,000.00	9.24%	240 months

¹ Maximum loan amount for all solar loans is \$75,000.00.

² APR = Annual Percentage Rate. All loan rates and conditions may change without notice. Example of actual terms available upon request.

Scan for Current Loan Rates!



Please call 800.736.4500 or scan the QR code for the most current information. All rates, terms and conditions may change without notice.

