



Rate Chart

Chart reflect our lowest rates.

Rate will be determined individually based on the amount financed, the loan term and credit history.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.

CTECU NMLS# 867455

Effective: 07/01/2018 and rates subject to change upon Board discretion.
*APR denotes Annual Percentage Rate. Loans Subject to borrowers qualification.

Type of Loan	Amount or Percentage Loaned Up To	Other Requirements
Signature	100% of monthly salary/income, continuous service 6 mos. or more.	Debt ratio no more than 45%. Unsecured ratio no more than 30%.
		APR*
12 Months		6.75%
24 Months		7.00%
36 Months		7.25%
Debt Consolidation Loan	For info call CTECU at 713-432-0038	
up to 5 years		10.00%
Master Card (Regular)	100% of monthly salary/income, continuous service 6 mos. or more.	Debt ratio no more than 45%. Unsecured ratio no more than 30%.
Open-ended		11.00%
Master Card (Gold)	150% of monthly salary/income - \$40,000/annually.	Debt ratio no more than 45%. Unsecured ratio no more than 30%.
Open-ended		11.00%
Share Secured	100% of Savings	Pledged of Shares in amount of loan balances
12 months		Share rate + 3.50%
24 months		Share rate + 3.75%
36 months		Share rate + 4.00%
48 months		Share rate + 4.25%
60 months		Share rate + 4.50%
Certificate Secured	100% CD face value	CTECU CDs only
up to 5 years = 2.50% plus CD Rate		Refer to Certificate Rate
Mortgage/ Home Equity Loans (1st Lien)	For information contact CU Members Mortgage, 1-800-607-3474.	www.homeloanctu.com or call 1-800-607-3474 for rates and terms.
Home Equity Loan (1st or 2nd Liens)	Not to exceed 80% of market value less other lien balances.	Homeowners insurance. Current appraisal, Title Policy, copies of current mortgage papers, other documents.
up to 5 years		2.99%
New Car	Up to 140% Vehicle MSRP	Full coverage insurance with CTECU as loss payee. Dealer contract/legal description of vehicle including mileage. Title showing CTECU as lien holder.
36 months		2.59%
48 months		2.79%
60 months		2.99%
72 months \$25,000 minimum loan		3.19%
85 months \$40,000 minimum loan		3.59%
Late Model Car (2018-2015)	Up to 140% NADA retail value.	Same as new car
36 months		2.59%
48 months		2.79%
60 months		2.99%
72 months \$25,000 minimum loan		3.19%
85 months \$40,000 minimum loan		3.59%
Used Cars (5 Years or older)	Up to 140% NADA trade-in value.	Same as new car
24 months		3.25%
36 months		3.50%
48 months		3.75%
60 months \$25,000 minimum loan		4.15%
Specialty/Classic Car	80% of certified appraisal.	Full coverage insurance with CTECU as loss payee. Certified appraisal.
3 years		3.50%
up to 5 years		4.00%
New Motorcycles, Boat Motor and Trailer, RVs, Campers and 4 Wheelers	Up to 100% NADA retail value.	Same as new car
36 months		6.30%
48 months		6.55%
60 months		7.05%
Used Motorcycles, Boat Motor and Trailer, RVs, Campers and 4 Wheelers	Up to 80% appraisal or 100% NADA wholesale value.	Full coverage insurance with CTECU as loss payee. Condition survey & appraisal if not purchased through dealer. Title showing CTECU as lien holder.
36 months		6.80%
48 months		7.30%
60 months		8.30%