



# FINANCIAL HEALTH

## Federal Credit Union

Effective: January 1, 2026

## Loan Rates\*

### Home Equity Loans

Without Share Draft and Direct Deposit, add .50% to these rates

Maximum Amount	Maximum Term	A.P.R.**
80% LTV	5 Years	6.50%
80% LTV	10 Years	7.50%
80% LTV	15 Years	8.50%
90% LTV	5 Years	7.50%
90% LTV	10 Years	8.25%
90% LTV	15 Years	8.75%

### Home Equity Lines of Credit

Maximum Amount	Maximum Term	Draw Period	A.P.R.**
90% LTV	15 years	5 years	<u>WSJ PRIME</u> ( <a href="http://www.bankrate.com/brm/ratewatch/wsPrimeRate.asp">http://www.bankrate.com/brm/ratewatch/wsPrimeRate.asp</a> ) +.50%

### New Automobile Loans 2026 (& 2025)

Without Share Draft and Direct Deposit, add .50% to these rates

Maximum Amount	Maximum Term	A.P.R.**
125 % of Retail Value	Up to 75 Months	5.75%

### Used Automobile Loans

Without Share Draft and Direct Deposit, add .50% to these rates

	Maximum Amount	Maximum Term	A.P.R.**
2024	NADA Loan Value	72 months	6.00%
2023 & 2022	NADA Loan Value	60 months	6.25%
2021 & Older	NADA Loan Value	54 months	6.50%

\*For loans which are approved, the rate is determined by the borrower's credit rating and may be as low as the rates above. We reserve the right to match any competitor's rates.



**FINANCIAL HEALTH FCU**

Serving IU Health and the community

Personal Loans			
	Maximum Amount	Maximum Term	A.P.R.**
Personal Unsecured Term Loans	\$10,000	36 Months	10.00%
Overdraft Line of Credit	\$10,000	24 Months	10.00%

VISA Classic Card	
Maximum Term	A.P.R.**
24 Months	9.90%

\*\*A.P.R = Annual Percentage Rate



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

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