Rates: Personal loan

Budget Fit Loan		
Annual percentage rate (APR)	**Notes**	**Payment example**
18.00%	Fixed rate; 6-24month terms	$91.68 a month based on a 1 year, $1,000 loan at 18.00% APR.

$20 application fee required.

Initial rate may be reduced as the loan balance decreases or is less than the amount secured in the standard savings account.

If you have a Relationship Reward checking account, meet Level 2 requirements each month, and are the primary in the same membership, you may qualify to receive a 0.25% loan rate discount. However, if you no longer qualify for Level 2 rewards, the rate discount will be removed, and your interest rate will be adjusted accordingly.

Rates, fees, and charges shown are effective **Friday, November 20, 2026**

Other rates and terms may apply depending on the individual credit worthiness of each applicant. STCU terms, conditions and rates are subject to change without notice.

For more information, please call us at (509) 326-1954 or toll-free at (800) 858-3750.