Rates: Personal loan

Certificate-secured loan		
Annual percentage rate (APR)	**Notes**	**Payment example**
6.00%	Variable rate; terms to 144 months	$48.45 a month based on a 5 year, $2500 loan at 6.00% APR.

The rate may adjust as often as quarterly based on a change in the 26-Week average Treasury bill plus a margin. Maximum APR is 18%.

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.