Rates: Personal loan

Personal line of credit	
Annual percentage rate (APR)	**Notes**
As low as 11.99%	Variable rate

The rate may adjust as often as daily based on changes in the Wall Street Journal (WSJ) Prime Rate plus a margin. Maximum APR is 18%. Any increase or decrease in the APR may result in an increase or decrease in the monthly payment and the amount necessary to pay of the advance.

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.