CREDIT UNION WEST

BUSINESS LOAN RATE SCHEDULE

Rates effective 11/1/2026

ACCOUNT TYPE	TERMS	ANNUAL PERCENTAGE RATE (APR)
Business Credit Cards:		
Business Preferred	Revolving	15.99% - 32.99% Variable[1]
Business Rewards	Revolving	17.99% - 32.99% Variable[1]
Business Lines of Credit (Revolving)		
Secured	Revolving	8.00% - 12.00% Variable[1]
Unsecured	Revolving	10.00% - 14.00% Variable[1]
Business Term Loans (Fixed)		
Secured	Up to 60 months	8.00% - 12.00% Fixed[2]
Unsecured	Up to 60 months	10.00% - 14.00% Fixed[2]

[1]Variable interest rates calculated by index (prime rate as published in Wall Street Journal) plus a margin, with rates as low as 8.00% APR and a ceiling of 32.99% APR. Rate is variable and may change monthly.

[2]Fixed Loan Rates are based on amount financed, term, credit qualifications and performance. Note on Amortization: Terms and amortization schedules vary based on collateral type. For example, a loan may feature a 60-month term with a 120-month amortization, resulting in a balloon payment for the remaining balance at the end of the term.

Actual annual percentage rate, terms, and dollar amount based upon many factors evaluated at the time of application, which may include, among other factors, borrower's credit history, loan terms, loan purpose, loan-to-value (LTV), and any applicable administrative/processing fees. All loans are subject to credit review and approval. Other restrictions and fees may apply.

APR	ESTIMATED MONTHLY PAYMENT	APR	ESTIMATED MONTHLY PAYMENT
8.00%	$452.27, Payment based on $10,000 24 month loan	10.25%	$445.93, Payment based on $10,000 25 month loan
8.25%	$629.04, Payment based on $20,000 36 month loan	10.75%	$652.41, Payment based on $20,000 36 month loan
8.50%	$640.02, Payment based on $36,000 72 month loan	11.00%	$342.45, Payment based on $20,000 84 month loan
8.75%	$1,547.79, Payment based on $75,000 60 month loan	11.50%	$1,319.56, Payment based on $60,000 60 month loan
9.00%	$1,990.80, Payment based on $80,000 48 month loan	12.00%	$2,815.22, Payment based on $62,000 25 month loan
9.25%	$3,751.17, Payment based on $85,000 25 month loan	14.00%	$1,025.33, Payment based on $30,000 36 month loan

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Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency