



400 Porsche Ave, Atlanta, GA 30354
 (404) 768-4126 + (800) 849-8431
 mycenterparc.com

Loan Rate and Information Sheet

Rates Effective as of May 1, 2026

The information provided below is accurate as of the effective date listed. Loan rates are quoted as Annual Percentage Rates (APR) and are subject to change without notice. Additional rates and terms may be available. Rates shown are the lowest available for the listed term, and terms listed are maximum for the corresponding year model. All loans are subject to credit approval. Your actual rate is based upon your credit scoring factors and, for collateral loans, the loan-to-value of the collateral. APCU/Center Parc is an Equal Opportunity Lender. Please call us at (800) 849-8431 or (404) 768-4126 for more information. **(Lowest possible APR is 3.89% with all available discounts.)**

Description	Term	% Above Index	ANNUAL PERCENTAGE RATE (APR)
New and Used Auto and Truck Consumer Secured Loan			
2025 and newer	84 months		4.14% – 17.99%
2022 – 2024	72 months		4.64% – 17.99%
2020 – 2021	60 months		5.64% – 17.99%
2019 and Older	36-48 months		5.89% – 17.99%
Boats, RVs, Motorcycles, Etc. Consumer Secured Loans			
2025 and newer	84 months		6.14% – 17.99%
2022 – 2024	72 months		6.64% – 17.99%
2020 – 2021	60 months		7.64% – 17.99%
2019 and Older	36-48 months		7.89% – 17.99%

Payment example: Estimated monthly payments on a 48-month new auto loan at 3.89% = \$23 .00 per \$1,000 borrowed.

Payment example: Estimated monthly payments on a 48-month new RV loan at 5.89% = \$24.00 per \$1,000 borrowed.



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Share or Certificate Secured Loans*	100% of balance	2.00%	(See index notes below)
Personal Loans	Up to 72 Months		9.90% – 17.90%
Personal Lines of Credit	N/A		9.99% – 15.99%

Share Secured Loans: The APR will be the dividend rate paid on regular shares the previous quarter (index) plus the percentage shown in the table above under the column “% above index”. The rates are subject to change quarterly on the 1st day of January, April, July, and October to reflect any change in the Index. Any increase in the APR will result in more payments of the same amount until what you owe is repaid.

Certificate Secured Loans: The APR will be the dividend rate being paid on the Certificate offered as security (index) plus the percentage shown in the table above under the column “% above index”. The Certificate must either be renewed until the loan is completely paid or be rolled over into a Share account, at which point the loan will become a Share Secured loan and be subject to those terms. Failure to renew the Certificate or roll it over to a Share Account will result in default under the Plan.

When the Certificate is renewed, the APR will change to reflect the new dividend rate and index. Any increase in the APR will result in more payments of the same amount until what you owe is repaid. The present APR and daily periodic rate for Certificate Secured loans will be disclosed on the voucher at the time the loan is closed.

Payment example: Estimated monthly payments on a 48-month new auto loan at 3.89% = \$23 .00 per \$1,000 borrowed.

Payment example: Estimated monthly payments on a 48-month new RV loan at 5.89% = \$24.00 per \$1,000 borrowed.