Sonoma Federal Credit Union's "Best Rates" Loan Sale

New Auto Loans as low as 1.65% APR*

Used Auto Loans as low as 1.75% APR*

New & Used Boat, RV, Motorcycle & Scooter loans as low as 3.95% APR*

3 Year Fixed Rate Second Mortgage with 15 year repayment as low as 3.75% APR*

3 year Fixed Rate First Mortgage with 30 year repayment as low as 3.50% APR*

*APR = Annual Percentage Rate

Loan rates are for credit scores of 740 or higher. Credit scores of 739 or lower have a slightly higher rate. Auto, Boat, RV, Motorcycle & Scooter rates are for 2 year terms. Longer terms have slightly higher rates. 3 year second mortgage converts to Prime only after 3 year period. 3 year first mortgage converts to 1 year treasury + 3.00%. All loan rates are discounted for automatic payments. Credit Union Dealer Direct Loans (CUDL) do not qualify for promotional rates. Must be new loans to Sonoma Federal Credit Union.