

Loan Rate Disclosure

as of January 1, 2026

(Rates Subject to Change at Any Time)



APR=Annual Percentage Rate

Disclosures for OHecu Auto Loans

Offer good to new or used (titled) auto loans financed directly through any OHecu office **and can be used to refinance a non-OHecu auto loan. These product terms cannot be used to refinance an existing OHecu loan.** All examples are based on the best rate available only to OHecu member with Tier A+ credit, with automated loan payment initiated by OHecu.

New Auto as low as 5.74% (5.91% APR) for a \$40,000 loan amount for a 84-month term with a payment of \$582.63 on a 2025 and newer models.

New Auto as low as 4.74% (4.93% APR) for a \$40,000 loan amount for a 72-month term with a payment of \$642.98 on a 2025 and newer models.

Used Auto as low as 5.74% (5.93% APR) for a \$35,000 loan amount for a 84-month term with a payment of \$510.21 on a 2024 and newer models.

Used Auto as low as 4.74% (4.96% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$563.06 on a 2024 and newer models.

Used Auto as low as 4.74% (5.11% APR) for a \$25,000 loan amount for a 60-month term with a payment of \$473.03 on a 2021 and newer models.

Used Auto as low as 4.74% (5.05% APR) for a \$25,000 loan amount for a 72-month term with a payment of \$403.32 on a 2021 and newer models and financing up to 80% of the vehicle purchase value.

Used Auto as low as 4.74% (5.50% APR) for a \$15,000 loan amount for a 48-month term with a payment of \$348.83 on a 2019 and newer models.

Used Auto as low as 4.74% (5.35% APR) for a \$15,000 loan amount for a 60-month term with a payment of \$285.57 on a 2019 and newer models and financing up to 80% of the vehicle purchase value.

Used Auto as low as 5.74% (6.69% APR) for a \$12,000 loan amount for a 48-month term with a payment of \$285.65 on a 2017 and newer models.

Used Auto as low as 6.74% (7.89% APR) for a \$10,000 loan amount for a 48-month term with a payment of \$243.62 on a 2016 and older models.

College Graduate New Auto as low as 5.74% (6.05% APR) for a \$25,000 loan amount for a 72-month term with a payment of \$414.96 on a 2025 and newer models.

College Graduate Used Auto as low as 5.74% (6.05% APR) for a \$25,000 loan amount for a 72-month term with a payment of \$414.96 on a 2024 and newer models.

College Graduate Used Auto as low as 5.74% (6.26% APR) for a \$18,000 loan amount for a 60-month term with a payment of \$350.14 on a 2021 and newer models.

College Graduate Used Auto as low as 5.74% (6.50% APR) for a \$15,000 loan amount for a 48-month term with a payment of \$355.75 on a 2019 and newer models.

College Graduate Used Auto as low as 6.74% (7.70% APR) for a \$12,000 loan amount for a 48-month term with a payment of \$291.27 on a 2017 and newer models.

College Graduate Used Auto as low as 7.74% (8.90% APR) for a \$10,000 loan amount for a 48-month term with a payment of \$248.38 on a 2016 and older models.

Disclosures for OHecu Consumer Loans

Share Secured as low as 6.75% (7.01% APR) for a \$10,000 loan amount for a 48-month term with a payment of \$239.50.

Personal Loan as low as 8.99% (9.20% APR) for a \$10,000 loan amount for a 60-month term with a payment of \$208.57.

Personal Line of Credit as low as 14.50% (14.73% APR) for a \$10,000 loan amount for a 60-month term with a payment of \$236.46.

Disclosures for OHecu Boat, RV, & Motorcycle Loans

Offer good to new or used (titled) Boat, RV, and Motorcycle loans financed directly **through any OHecu office and can be used to refinance a non-OHecu boat, RV, or motorcycle loan.** These product terms cannot be used to refinance an existing OHecu loan. All examples are based on the best rate available only to OHecu member with Tier A+ credit, with automated loan payment initiated by OHecu.

New Boat as low as 5.75% (5.80% APR) for a \$75,000 loan amount for a 180-month term with a payment of \$624.68 on a 2025 and newer models.

New Boat as low as 6.25% (6.35% APR) for a \$50,000 loan amount for a 120-month term with a payment of \$563.93 on a 2025 and newer models.

New Boat as low as 6.75% (6.98% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$596.33 on a 2025 and newer models.

Used Boat as low as 6.25% (6.30% APR) for a \$75,000 loan amount for a 180-month term with a payment of \$645.00 on a 2017 and newer models.

Used Boat as low as 6.75% (6.85% APR) for a \$50,000 loan amount for a 120-month term with a payment of \$576.70 on a 2017 and newer models.

Used Boat as low as 7.25% (7.48% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$604.79 on a 2017 and newer models.

New Recreational Vehicle as low as 5.75% (5.80% APR) for a \$75,000 loan amount for a 180-month term with a payment of \$624.68 on a 2025 and newer models.

New Recreational Vehicle as low as 6.25% (6.35% APR) for a \$50,000 loan amount for a 120-month term with a payment of \$563.93 on a 2025 and newer models.

New Recreational Vehicle as low as 6.75% (6.98% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$596.33 on a 2025 and newer models.

Used Recreational Vehicle as low as 6.25% (6.30% APR) for a \$75,000 loan amount for a 180-month term with a payment of \$645.00 on a 2017 and newer models.

Used Recreational Vehicle as low as 6.75 (6.85% APR) for a \$50,000 loan amount for a 120-month term with a payment of \$576.70 on a 2017 and newer models.

Used Recreational Vehicle as low as 7.25% (7.48% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$604.79 on a 2017 and newer models.

New Motorcycle as low as 6.24% (6.71% APR) for a \$20,000 loan amount for a 60-month term with a payment of \$393.27 on a 2025 and newer models

Used Motorcycle as low as 6.74% (7.21% APR) for a \$20,000 loan amount for a 60-month term with a payment of \$398.00 on a 2017 and newer models.

New Other Titled as low as 7.50% (8.13% APR) for a \$15,000 loan amount for a 60-month term with a payment of \$305.08 on a 2025 and newer models.

Used Other Titled as low as 8.00% (8.63% APR) for a \$15,000 loan amount for a 60-month term with a payment of \$308.71 on a 2017 and newer models.

PLEASE NOTE: The information provided here is accurate as of the above date and may have changed. To find out what may have changed, contact The Ohio Educational Credit Union at 216-621-6296 or write us at P.O. Box 93079, Cleveland, OH 44101-5079. Rates and terms are subject to change without notice. This disclosure is made as an invitation for your inquiries only. It is not meant to be a part of any contract. Please refer to the terms and conditions of your signed contract. Interest rates, dividend rates and/or annual fees are subject to change.

The Credit Union will not discriminate on a prohibited basis in approval of loan applications.