

Current Specials

Name	Term	APR as low as	Monthly Payment per \$1000
Secured Loan Special	1-6 Years	3.99% APR	\$15.65

To qualify, you will need to meet our standard underwriting guidelines. Applies to new consumer loans with security up to 72 months. Rate and terms subject to change. Rate based on credit qualifications and other restrictions apply. Rate listed is the credit union's best rate and is subject to credit approval. Not all members qualify for this rate. No additional rate discounts apply. Promotion ends January 31, 2026.

Secured Loans

Term	APR as low as	Monthly Payment per \$1000
1-3 Years	3.99% APR	\$29.52
4-5 Years	3.99% APR	\$22.58
6 Years	3.99% APR	\$15.65
7 Years	6.24% APR	\$14.74

Secured loans with a term of 84 months require a principal balance of \$20,000 or greater. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Rates may change based on year of vehicle or mileage. Discounts do not apply to specials.

Boat/Camper Long Term Loans

Term	APR as low as	Monthly Payment per \$1000
6 Years	3.99% APR	\$15.65
7 Years	6.24% APR	\$14.74
10 Years	6.74% APR	\$11.48
15 Years	7.24% APR	\$9.12

Long term boat & camper loans require a minimum balance of \$10,000 for 10 years & minimum balance of \$20,000 for 15 years. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Rates may change based on year of vehicle or mileage. Discounts do not apply to specials.

ATV/UTV Long Term Loans

Term	APR as low as	Monthly Payment per \$1000
6 Years	3.99% APR	\$15.65
7 Years	6.24% APR	\$14.72
10 Years	6.74% APR	\$11.48

10 year ATV/UTV loans require a minimum principal balance of \$10,000. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Rates may change based on year of vehicle or mileage. Discounts do not apply to specials.

Tractor Long Term Loans

Term	APR as low as	Monthly Payment per \$1000
6 Years	4.49% APR	\$29.75
7 Years	6.24% APR	\$14.72
10 Years	7.24% APR	\$11.73
15 Years	7.74% APR	\$9.41

Maximum age for tractor is 10 years old. Long term tractor loans require a minimum balance of \$10,000 for 10 years & minimum balance of \$20,000 for 15 years. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Rates may change based on year of vehicle or mileage. Discounts do not apply to specials.

Signature Loans & Consolidation Loans

Term	APR as low as	Monthly Payment per \$1000
Up to 36 Months	10.49% APR	\$32.50
Flexline	15.00% APR	\$30.00
Consolidation Loan	13.99% APR	\$34.19

Minimum monthly payment for a FlexLine is \$15.00 or 3% of the unpaid balance, whichever is greater. Consolidation Loans are not based on score or term. Additional rate discounts are available for a Simplicity Checking Account with Direct Deposit, Active Duty or Retired Military Members, Borrowers financing 75% Loan-to-Value, or refinancing a loan from another lender. Discounts do not apply to specials.



Apply Today!

Consumer Loan Officers:

Nydia Escobar Ruiz
Marshfield
Ext. 3920 or
715-207-6817

Maria Rueth
Marshfield
Ext. 2940 or
715-207-6821

Whitney Statz
Neillsville
Ext. 2960 or
715-389-8211

Suzannah Diamond
Stevens Point
Ext. 2620 or
715-207-6769



SIMPLICITY
CREDIT UNION