



**HOUSTON BELT & TERMINAL
FEDERAL CREDIT UNION**

HB&T FCU

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Loan Rates

Type	Interest Rate APR (Annual Percentage Rate)
Signature Loans	
1 year	9.95% to 16.25%
2 year	10.95% to 17.50%
3 year	11.95% to 18.00%
Share Secured	
	3.00% above share rate
New Automobile	
2 years	2.25% to 14.00%
3 years	2.40% to 14.25%
4 years	2.50% to 14.50%
5 years	2.75% to 14.75%
6 years	4.00% to 15.00%
Used Automobile	
2 years	3.50% to 16.00%
3 years	4.00% to 16.50%
4 years	4.25% to 17.00%
5 years	4.75% to 17.50%
RV, Boat, Motorcycle	
2 years	5.25% to 17.00%
3 years	5.40% to 17.25%
4 years	5.50% to 17.50%
5 years	5.75% to 17.75%
6 years	7.00% to 18.00%