BECU CONSUMER LENDING RATES & RELATED DISCLOSURES

Boeing Employees' Credit Union (BECU) is one of the nation's leading not-for-profit credit unions. We are committed to offering better rates, fewer fees and more affordable financial services. Learn more at **becu.org.**

Rate Schedule Effective November 1, 2026

Vehicle Loans

	APR	Estimated Monthly Payment Examples
New Auto (2024 and newer)	**5.89% – 18%**	$385.63 a month based on a 5-year, $20,000 loan at 5.89% APR
Used Auto (2023 - 2011)	**6.19% – 18%**	$388.43 a month based on a 5-year, $20,000 loan at 6.19% APR
Motorcycle	**8.99% – 18%**	$207.57 a month based on a 5-year, $10,000 loan at 8.99% APR
Sports Vehicle	**7.74% – 18%**	$201.60 a month based on a 5-year, $10,000 loan at 7.74% APR
Boat	**6.99% – 18%**	$348.19 a month based on a 10-year, $30,000 loan at 6.99% APR
RV	**6.49% – 18%**	$340.49 a month based on a 10-year, $30,000 loan at 6.49% APR

Credit Cards

For important information, see ***BECU Consumer Lending Rates & Related Disclosures – Credit Cards*** at **becu.org**

Personal Loans

	APR	Estimated Monthly Payment Examples
Personal Line of Credit	**15.25% – 23.25%** For important information, see ***Personal Lines of Credit*** table below	
Personal Loan	**9.49% – 19.99%**	$376.78 a month based on a 4-year, $15,000 loan at 9.49% APR
Share Secured	Total of pledged saving account dividend rate plus 3% margin	$222.23 a month based on a 4-year, $10,000 loan at 3.20% APR
CD Secured	Total of pledged CD account interest rate plus 2% margin	$180.34 a month based on a 5-year, $10,000 loan at 3.14% APR

Student Loans

For more information on Student Loan products and for current rates, visit **becu.org/student-loans**.

Home Equity and Home Improvement Loans

Home Equity Line of Credit	Primary Residence APR	Second Home & Vacation Home APR	Rental & Investment Property APR
Variable Rate LOC	**7.24% – 10.09%**	**8.59% – 9.34%**	**9.09% – 9.84%**
6 Month Introductory Rate	**4.49% – 6.99%***	*	*
Fixed Rate Advance	**6.99% – 9.84%**	**8.84% – 9.59%**	**9.34% – 10.09%**

Home Improvement Loan	APR	Estimated Monthly Payment Example
Not secured by property	**9.24% – 19.99%**	$499.98 a month based on a 4-year, $20,000 loan at 9.24% APR

Mortgage Loans

BECU offers a variety of fixed and adjustable-rate mortgage products. For more information on mortgage products, visit https://www.becu.org/rates/mortgage-rates

Personal Lines of Credit

INTEREST RATES AND INTEREST CHARGES	
APR	**15.25%, 18.00%, 21.50%, 23.00%, or 23.25%** based on your creditworthiness when you open your account
Fees	
Penalty Fees Late Payment Returned Payment	For each payment that is 10 or more calendar days late, either **$25** or **5%** of the minimum payment amount, whichever is greater. **Up to $25**
How We Will Calculate Your Balance	We use a method called "average daily balance (including new transactions)." See your Agreement for more details.
Billing Rights	Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit and Security Agreement.
Other Important Terms and Conditions	All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Agreement and applicable law.

BECU CONSUMER LENDING RATES & RELATED DISCLOSURES

Important Loan Terms and Conditions

BECU membership required. Rates are based on an evaluation of credit history and other factors specific to your loan (such as loan term, age of collateral, occupancy of collateral property, combined loan-to-value, lien status, loan amount, region as applicable) and may be higher than the lowest rates advertised. Your final APR may differ from your loan interest rate due to additional fees that may apply.

Auto Loan
Lowest rates advertised are based on an established member's loan with a term of 60 months or less and LTV of 90% or less. Rates are higher for LTV over 90% or terms greater than 60 months. Collateral not to exceed 150,000 in mileage. LTV is based on Kelley Blue Book wholesale or dealer invoice. Terms up to 84 months.

Boat
Available terms and loan amounts based on creditworthiness. Maximum terms up to 240 months and down payments vary 20% – 30% depending on loan amount and term.

RV
Available terms and loan amounts based on creditworthiness. Maximum terms up to 240 months depending on loan amount and higher loan amounts and longer terms require 10% – 20% down payment. LTV based on J.D. Power average retail or MSRP. Gas RVs not to exceed 75,000 miles; no mileage restrictions on diesel.

Motorcycle/Sports Vehicle
Minimum down payment 10%; loan amounts up to $25,000; terms up to 72 months. New motorcycle LTV based on Kelley Blue Book retail or MSRP. New sports vehicle LTV based on Kelley Blue Book retail or MSRP. Used motorcycle and sports vehicle LTV based on Kelley Blue Book retail.

Personal Loan
Available terms and loan amounts based on creditworthiness. Loan amounts up to $50,000, terms up to 84 months.

Share Secured Loan
APR is fixed to equal the sum of BECU's regular saving account dividend rate on the date your loan is approved, plus a 3% margin. Loan amounts up to $10,000, term up to 48 months.

CD Secured
Loan amounts up to balance of CD, term up to maturity date of CD.

Home Equity and Home Improvement Loans

Home Equity Lines of Credit

*Introductory Rate: Introductory rate available for applications submitted through 12/31/2026 on owner-occupied new HELOC originations. Excludes second homes, investment properties, and existing HELOCs. The introductory rate is based on your creditworthiness. The introductory rate will be in effect for the first six months from the date of HELOC account opening and will not vary based on changes to the Prime Rate.
After the Introductory Period: After the introductory period ends, any and all remaining balances and new advances will convert to the variable APR per the terms of your HELOC Agreement. The APR may vary monthly with the Prime Rate.
Requirements and Terms: Primary Residence, Second Home, Vacation Home, Investment and Rental properties must be located in one of the following states: WA, OR, CA, AZ, KS, MO, ID, IL, PA and SC. Home Equity Line of Credit APRs do not include costs and rate may vary monthly with the Prime Rate, but will never exceed 18% or go below 3.25%. During the credit advance draw period, payments equal monthly payments of interest, subject to lesser of $100 or your balance and principal is not reduced. At the end of the draw period, your monthly payment will increase equal to the principal and interest amount necessary to pay the loan balance over the remainder of the loan term. Home Equity Line of Credit Account Fixed Rate Advances provide for up to 15 years of monthly principal and interest payments, depending on the amount advanced. Fixed Rate Advances are subaccounts of a Home Equity Line of Credit (HELOC).
Fees and Charges: Borrower will not be required to pay any fees or charges to BECU for opening a HELOC account (for example, no origination fee, and no fees to reimburse BECU for obtaining title insurance and an appraisal or other property valuation), but Borrower will be obligated to pay insurance premiums directly to an insurance company that the Borrower chooses to provide hazard insurance for the subject property (including flood insurance, if applicable) and Borrower additionally may elect to request that third parties perform services, such as overnight delivery of documents to Borrower, for which Borrower will need to reimburse BECU.
If the title report shows liens, judgments, deceased owners or other title issues, or if the appraisal report shows problems with the subject property, Borrower may be required to pay third parties to subordinate or otherwise resolve such title issues and/or to repair or otherwise resolve such subject property problems. Borrower must pay for optional services (e.g., retaining an attorney not required to open a HELOC). In South Carolina, where the law requires use of an attorney, BECU will be solely responsible for paying all attorney's fees and costs necessary to open the HELOC, and will perform this responsibility fully by paying all reasonable attorney's fees and costs related specifically to the closing based on rates typically charged by attorneys in the local market for the closing of similar HELOC transactions. Borrower will be responsible for paying state and local taxes, "Payment by Phone" fees, and fees for reconveyance or mortgage satisfaction, late payments, and subordination of similar change. Borrower must pay all charges related to any existing loan paid off by the new BECU HELOC (e.g., a prepayment penalty or payoff demand fee imposed by a previous lender). Borrower also must pay per diem interest. Terms and conditions are subject to change without notice.

Home Improvement Loan (not secured by property)
This Home Improvement loan is not secured by property and must be used to modify a dwelling. Loan amounts up to $50,000, terms up to 84 months.

Statement of the Military Annual Percentage Rate (MAPR)

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). If you are a Military Lending Act covered borrower, BECU will not assess an MAPR exceeding 36 percent regardless of the APRs disclosed in the table above. Please call 888-244-1695 for more information.

Rates and Terms in effect as of November 1, 2026 and are subject to change without notice.

EQUAL HOUSING OPPORTUNITY

BECU CONSUMER LENDING RATES & RELATED DISCLOSURES –CREDIT CARDS

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Rate Schedule Effective November 1, 2026

BECU Cash Back Visa®	
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	Your APR will be **16.74%** to **25.74%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Your APR will be **16.74% to 25.74%,** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**16.74% to 25.74%,** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at **www.consumerfinance.gov/learnmore**
FEES	
Annual Fee	**None**
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	 **None** **None** **None**
Penalty Fees Late Payment Returned Payment	 Up to **$25** Up to **$25**
How We Will Calculate Your Balance	We use a method called "average daily balance (including new purchases)." See your Agreement for more details.
How We Will Calculate Your Rate	We will establish a margin of **9.74%** to **18.74%** based on your creditworthiness, and add this margin to the Prime Rate to determine your APR. Your APR and margin will be stated in a Credit Voucher provided to you if you open a credit card account under your Credit and Security Agreement.
Other Important Credit Card Terms and Conditions	All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Credit and Security Agreement and applicable law.
SPECIAL NOTICE	If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. You will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.
Introductory Offer	Receive $200 Cash Back when you spend $2,000* within the first 3 months after account opening. You will accrue 1.5% Cash Back and the Introductory Offer simultaneously. After the Introductory Offer period ends, you will accrue 1.5% Cash Back only. *Balance Transfers & Cash Advances are not qualifying purchases for Cash Back offers.

The rate on BECU credit cards will not exceed 30% APR.

Rates and Terms in effect as of November 1, 2026 and are subject to change without notice.

BECU CONSUMER LENDING RATES & RELATED DISCLOSURES – CREDIT CARDS

Rate Schedule Effective November 1, 2026

BECU Visa®	
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**0.00%** Introductory APR for twelve (12) months from date of account opening. After that, your APR will be **12.74%** to **23.74%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00%** Introductory APR for twelve (12) months from date of transfer when transfers are completed within 90 days of account opening. After that, your APR will be **12.74% to 23.74%,** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**12.74% to 23.74%,** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at **www.consumerfinance.gov/learnmore**
FEES	
Annual Fee	**None**
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	 **None** **None** **None**
Penalty Fees Late Payment Returned Payment	 Up to **$25** Up to **$25**
How We Will Calculate Your Balance	We use a method called “average daily balance (including new purchases).” See your Agreement for more details.
How We Will Calculate Your Rate	After any applicable introductory rate period ends, we will establish a margin of **5.74%** to **16.74%** based on your creditworthiness, and add this margin to the Prime Rate to determine your APR. Your APR and margin will be stated in a Credit Voucher provided to you if you open a credit card account under your Credit and Security Agreement.
Other Important Credit Card Terms and Conditions	All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Credit and Security Agreement and applicable law.
SPECIAL NOTICE	If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. Please note that once your 12-month 0% introductory purchase APR ends, you will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.

The rate on BECU credit cards will not exceed 30% APR.

Statement of the Military Annual Percentage Rate (MAPR)

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). If you are a Military Lending Act covered borrower, BECU will not assess an MAPR exceeding 36 percent regardless of the APRs disclosed in the table above. Please call 888-244-1695 for more information.