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## Loan Rates

Rates Effective 1/2013

Term	Rate
<b>UNSECURED INSTALLMENT LOANS</b>	
12 to 36 Months	14.25%
37 to 60 Months	15.25%
<b>UNSECURED INSTALLMENT LOANS (Secured by ACB Certificate or Savings Account)</b>	
12 to 36 Months	8.75%
37 to 60 Months	9.75%
<b>Automobile Loans (New Automobiles)</b>	
12 to 24 Months	8.375%
25 to 36 Months	8.875%
37 to 60 Months	9.125%
<b>Automobile Loans (Used Automobiles)</b>	
2011 & 2010 Models 12 to 48 Months	9.875%
2009 & 2008 Models 12 to 36 Months	10.50%
<b>Home Equity Lines of Credit</b>	
Line of Credit	Prime + 0%
	Floor Rate of 4.5%
<b>Credit Cards</b>	
Revolving	9.99% to 17.99% (based off of credit worthiness)

**\* Legal Information and Additional Details.**

- (1) The minimum/maximum loan amount for installment and automobile loans is \$2,500/\$25,000. Loan requests above \$25,000 will be an exception and considered on a case-by-case basis. (Change effective 9/22/09). (Applicants can be directed to ACB's credit card for smaller amounts.) The minimum/maximum for HELOCs is \$25,000/\$500,000. The minimum/maximum for credit cards is based on the vendor's parameters. (Change effective 8/17/06).
- (2) The Unsecured Installment Loan rates apply to all requests for credit that do not qualify as Secured Loans or Automobile Loans.
- (3) Loans for new vehicles require down payments of 20%. ACB, however, will consider requests to waive the down payment requirement.
- (4) Loans for used vehicles require down payments of 25%. ACB, however, will consider requests to waive the down payment requirement.
- (5) The Prime Rate is defined as the highest rate published as the prime rate in the Wall Street Journal.
- (6) Advertised rates are subject to change without notice.
- (7) Contact the loan department at (516) 609-2850 for more information.

