5080 McLester Street Elizabeth, NJ 07201 P: 908-967-5772 www.seaportfcu.org memberservice@seaportfcu.org

Rate Chart Effective as of 10/16/2025



Savings \$500 0.15% 0.15 Checking \$5 0.05% 0.05% Woney Market \$2,500 1.25% 1.26 Woney Market \$2,500 1.50% 1.51* Money Market \$75,000 2.00% 2.02* Club Accounts \$5 1.25% 1.26* RA Savings \$100 2.50% 2.52* Share Certificate Type Minimum Balance Annual Percentage Rate Annual Percentage Yield 5 Months \$500 3.75% 3.32* 24 Months \$500 3.55% 3.36* 36 Months \$500 3.25% 3.30* 48 Months \$500 3.25% 3.30* 48 Months \$500 3.25% 3.30* 40 Months \$500 3.25% 3.30* <th>memberservice@seaporticu.org</th> <th></th> <th></th> <th>Showing You the Way</th>	memberservice@seaporticu.org			Showing You the Way
Savings \$500 0.15% 0.15 Checking \$5 0.05% 0.05 Woney Market \$2,500 1.25% 1.26 Money Market \$20,000 1.50% 1.51 Money Market \$75,000 2.00% 2.02° Club Accounts \$5 1.25% 1.26 KA Savings \$100 2.50% 2.52° Share Certificate Type Share Certificate Type Share Certificate Type Minimum Balance Annual Percentage Rate Annual Percentage Yield 50 Months \$500 3.75% 3.82' 24 Months \$500 3.50% 3.36' 36 Months \$500 3.25% 3.30' 44 Months \$500 3.25% 3.30' 45 Months \$500 3.25% 3.30' 40 Months \$500 3.25% 3.30' 40 Months \$500 3.25% 3.30' 40 Months \$500 3.25% 3.30'		Sha	re Rates	
Checking \$5 0.05% 0.05 Money Market \$2,500 1.25% 1.25% Money Market \$20,000 1.50% 1.51 Money Market \$75,000 2.00% 2.02° Club Accounts \$5 1.25% 1.26° RA Savings \$100 2.50% 2.52° Share Certificate Type Minimum Balance Annual Percentage Rate Annual Percentage Yield 5 Months \$500 3.75% 3.82° 24 Months \$500 3.50% 3.51° 25 Months \$500 3.25% 3.30° 36 Months \$500 3.25% 3.30° 30 Months \$500 3.25% 3.100,00°	Account Type	Minimum Balance	Annual Percentage Rate	Annual Percentage Yield
Money Market \$2,500 1.25% 1.26% Money Market \$20,000 1.50% 1.51% Money Market \$75,000 2.00% 2.00% 2.02% Club Accounts \$5 1.25% 1.26% RA Savings \$100 2.50% 2.52% Share Certificate Type Share Certificate Type Minimum Balance Annual Percentage Rate 50 Annual Percentage Vield 50 Months \$500 3.75% 3.82* 24 Months \$500 3.75% 3.85* 32 Months \$500 3.50% 3.55% 3.85* 35 Months \$500 3.25% 3.30* 36 Months \$500 3.25% 3.30* 36 Months \$500 3.25% 3.30* 37 Months \$500 3.25% 3.30* 38 Months \$500 3.25% 3.30* 39 Months \$500 3.25% 3.30* 30 Months	Savings	\$500	0.15%	0.15%
Money Market \$20,000 1.50% 1.51± Money Market \$75,000 2.00% 2.00% Club Accounts \$5 1.25% 1.25% RA Savings \$100 2.50% 2.59± Share Certificate Type Share Certificate Type Share Certificate Type Share Certificate Type Minimum Balance Annual Percentage Rate Annual Percentage Vield 5 Months \$500 3.75% 3.82* 12 Months \$500 3.45% 3.51± 12 Months \$500 3.25% 3.30* 13 Months \$500 3.25% 3.30* 13 Months \$500 3.25% 3.30* 14 Months \$500 3.25% 3.30* 15 Months \$500 3.25% 3.30* 15 Months \$500 3.25% 3.30* 16 Months \$500 3.25% 3.30* 17 Months \$500 3.25% 3.30* 18 Months \$500 3.25% 3.30* 18 Months \$500 3.25% 3.30* 19 Months \$500 3.25% 3.30* 10 Months \$5.00% \$100,000* 10 Months \$5.00% \$100,000* 10 Months \$5.50% \$100,000* 10 Months \$5.00% \$5.00%	Checking	\$5	0.05%	0.05%
Money Market	Money Market	\$2,500	1.25%	1.26%
Start Star	Money Market	\$20,000	1.50%	1.51%
Savings \$100 2.50% 2.52% 2.5	Money Market	\$75,000	2.00%	2.02%
Share Certificate Type	Club Accounts	\$5	1.25%	1.26%
Share Certificate Type	IRA Savings	\$100	2.50%	2.52%
Semonths		Share Ce	rtificate Type	
12 Months	Share Certificate Type	Minimum Balance	Annual Percentage Rate	Annual Percentage Yield
24 Months	6 Months	\$500	3.75%	3.82%
See Nonths See	12 Months	\$500	3.45%	3.51%
See	24 Months	\$500	3.50%	3.56%
So Months So So So So So So So S	36 Months	\$500	3.25%	3.30%
New Auto 36 Months 5.00% \$100,000	48 Months	\$500	3.25%	3.30%
Loan Type Term APR As Low As* Maximum Loan Amour New Auto 36 Months 5.00% \$100,000 100% Dealer Invoice/100% Retail 48 Months 5.00% \$100,000 60 Months 5.25% \$100,000 72 Months 5.50% \$100,000 84 Months** 6.00% \$100,000 100% Dealer Invoice/100% Retail 60 Months 5.50% \$100,000 100% Dealer Invoice/100% Retail 60 Months 5.75% \$100,000 100% Dealer Invoice/100% Retail 60 Months 7.00% \$25,000 100% Dealer Invoice/100% Retail 60 Months 7.00% \$25,000 100% Dealer Invoice/100% Retail	60 Months	\$500	3.25%	3.30%
New Auto 36 Months 5.00% \$100,000 100% Dealer Invoice/100% Retail 48 Months 5.00% \$100,000 100% Dealer Invoice/100% Retail 48 Months 5.00% \$100,000 100% Dealer Invoice/100% Retail 5.00% \$100,000 100% Dealer Invoice/100% Retail 5.00% \$100,000 100% Dealer Invoice/100% Retail 60 Months 5.50% \$100,000 100% Dealer Invoice/100% Retail 60 Months 5.50% \$100,000 100% Dealer Invoice/100% Retail 60 Months 5.75% \$100,000 100% Dealer Invoice/100% Retail 60 Months 5.75% \$100,000 100% Dealer Invoice/100% Retail 60 Months 7.00% \$100,000 100% Dealer Invoice/100% \$100,000 100% Dealer Invoice/100% Retail 60 Months 7.00% \$100,000 100% Dealer Invoice/100% B100,000 100% Dealer Invoice/100% Dealer B100,000 100% Dealer B100,000 100% Dealer Invoice/100%		Loa	n Rates	
100% Dealer Invoice/100% Retail	Loan Type	Term	APR As Low As*	Maximum Loan Amount
First Mortgage 30 Years 15 Years	New Auto	36 Months	5.00%	\$100,000
72 Months	100% Dealer Invoice/100% Retail	48 Months	5.00%	\$100,000
S4 Months ** 6.00% \$100,000		60 Months	5.25%	\$100,000
Used Auto		72 Months	5.50%	\$100,000
Model Year 7 Year Max 48 Months 5.50% \$100,00 100% Dealer Invoice/100% Retail 60 Months 5.75% \$100,00 New Motorcycle 60 Months 7.00% \$25,000 New Motorcycle 48 Months 7.50% \$25,000 Used Motorcycle 48 Months 7.50% \$25,000 Classic Auto 72 Months 6.00% \$75,000 Anything Loan 6 Months 28.00% \$1,000 New Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 10.00% \$20,000 Signature Loan 60 Months 10.00% \$20,000 Share Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance		84 Months**	6.00%	\$100,000
100% Dealer Invoice/100% Retail 60 Months 5.75% \$100,000 72 Months 6.00% \$100,000 New Motorcycle 60 Months 7.00% \$25,000 Used Motorcycle 48 Months 7.50% \$25,000 Classic Auto 72 Months 6.00% \$75,000 Anything Loan 6 Months 28.00% \$1,000 New Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 10.00% \$20,000 Signature Loan 60 Months 10.00% \$20,000 Signature Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 Stare Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 Stare Secured Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 Stares 5.75% \$650,000 Stares 5.75% \$65	Used Auto	36 Months	5.50%	\$100,000
72 Months 6.00% \$100,000 New Motorcycle 60 Months 7.00% \$25,000 Used Motorcycle 48 Months 7.50% \$25,000 Classic Auto 72 Months 6.00% \$75,000 Anything Loan 6 Months 28.00% \$1,000 New Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 10.00% \$20,000 Bill Payer 60 Months 10.00% \$20,000 Share Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,000 20 Years 6.05% \$650,000 15 Years 5.75% \$650,000 16 Years 5.75% \$650,000 17 Years 5.75% \$650,000 18 Years 5.75% \$	Model Year 7 Year Max	48 Months	5.50%	\$100,000
New Motorcycle 60 Months 7.00% \$25,000 Used Motorcycle 48 Months 7.50% \$25,000 Classic Auto 72 Months 6.00% \$75,000 Anything Loan 6 Months 28.00% \$1,000 New Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 7.00% \$40,000 Signature Loan 60 Months 10.00% \$20,000 Bill Payer 60 Months 10.00% \$20,000 Share Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years 6.25% \$650,000 First Mortgage 30 Years 6.25% \$650,000 15 Years 5.75% \$650,000	100% Dealer Invoice/100% Retail	60 Months	5.75%	\$100,000
Used Motorcycle 48 Months 7.50% \$25,000 Classic Auto 72 Months 6.00% \$75,000 Anything Loan 6 Months 28.00% \$1,000 New Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 7.00% \$40,000 Signature Loan 60 Months 10.00% \$20,000 Bill Payer 60 Months 10.00% \$20,000 Share Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years 6.25% \$650,00 First Mortgage 30 Years 6.25% \$650,00 20 Years 6.05% \$650,00 15 Years 5.75% \$650,00		72 Months	6.00%	\$100,000
Classic Auto 72 Months 6.00% \$75,000 Anything Loan 6 Months 28.00% \$1,000 New Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 7.00% \$40,000 Signature Loan 60 Months 10.00% \$20,000 Bill Payer 60 Months 10.00% \$20,000 Share Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,00 20 Years 6.05% \$650,00 15 Years 5.75% \$650,00	New Motorcycle	60 Months	7.00%	\$25,000
Anything Loan 6 Months 28.00% \$1,000 New Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 7.00% \$40,000 Signature Loan 60 Months 10.00% \$20,000 Signature Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,000 20 Years 6.05% \$650,000 15 Years 5.75% \$650,000	Used Motorcycle	48 Months	7.50%	\$25,000
New Boat 60 Months 7.00% \$40,000 Used Boat 60 Months 7.00% \$40,000 Signature Loan 60 Months 10.00% \$20,000 Bill Payer 60 Months 10.00% \$20,000 Share Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,000 20 Years 6.05% \$650,000 15 Years 5.75% \$650,000	Classic Auto	72 Months	6.00%	\$75,000
Used Boat 60 Months 7.00% \$40,000 Signature Loan 60 Months 10.00% \$20,000 Bill Payer 60 Months 10.00% \$20,000 Share Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,00 20 Years 6.05% \$650,00 15 Years 5.75% \$650,00	Anything Loan	6 Months	28.00%	\$1,000
Signature Loan 60 Months 10.00% \$20,000 Bill Payer 60 Months 10.00% \$20,000 Share Secured Up to 12 Years 5.00% Share Baland Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Baland Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,00 20 Years 6.05% \$650,00 15 Years 5.75% \$650,00	New Boat	60 Months	7.00%	\$40,000
Bill Payer 60 Months 10.00% \$20,000 Share Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,00 20 Years 6.05% \$650,00 15 Years 5.75% \$650,00	Used Boat	60 Months	7.00%	\$40,000
Share Secured Up to 12 Years 5.00% Share Balance Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,00 20 Years 6.05% \$650,00 15 Years 5.75% \$650,00	Signature Loan	60 Months	10.00%	\$20,000
Education 60 Months 10.00% \$20,000 VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,000 20 Years 6.05% \$650,000 15 Years 5.75% \$650,000	Bill Payer	60 Months	10.00%	\$20,000
VISA Revolving 12.00% \$20,000 CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,000 20 Years 6.05% \$650,000 15 Years 5.75% \$650,000	Share Secured	Up to 12 Years	5.00%	Share Balance
CD Secured Loan Up to CD Term 3.00 Above CD Rate CD Balance Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 First Mortgage 30 Years 6.25% \$650,00 20 Years 6.05% \$650,00 15 Years 5.75% \$650,00	Education	60 Months	10.00%	\$20,000
Home Equity Line of Credit 20 Years Prime + 0.50% \$500,000 \$500,000 \$650,00	VISA	Revolving	12.00%	\$20,000
First Mortgage 30 Years 6.25% \$650,00 20 Years 6.05% \$650,00 15 Years 5.75% \$650,00	CD Secured Loan	Up to CD Term	3.00 Above CD Rate	CD Balance
First Mortgage 30 Years 6.25% \$650,00 20 Years 6.05% \$650,00 15 Years 5.75% \$650,00	Home Equity Line of Credit	20 Years	Prime + 0.50%	\$500,000
20 Years 6.05% \$650,00 15 Years 5.75% \$650,00	First Mortgage	30 Years	6.25%	\$650,000
15 Years 5.75% \$650,00		20 Years	6.05%	\$650,000
				\$650,000
		10 Years	5.50%	\$650,000

^{*}Annual Percentage Rate varies based on credit score **84 month term only available for New Autos over \$75,000