

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

# Rate Chart

## Effective as of 10/16/2025



Showing You the Way.

Share Rates			
Account Type	Minimum Balance	Annual Percentage Rate	Annual Percentage Yield
Savings	\$500	0.15%	0.15%
Checking	\$5	0.05%	0.05%
Money 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%
IRA Savings	\$100	2.50%	2.52%

Share Certificate Type			
Share Certificate Type	Minimum Balance	Annual Percentage Rate	Annual Percentage Yield
6 Months	\$500	3.75%	3.82%
12 Months	\$500	3.45%	3.51%
24 Months	\$500	3.50%	3.56%
36 Months	\$500	3.25%	3.30%
48 Months	\$500	3.25%	3.30%
60 Months	\$500	3.25%	3.30%

Loan Rates			
Loan Type	Term	APR As Low As*	Maximum Loan Amount
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
Used Auto	36 Months	5.50%	\$100,000
Model Year 7 Year Max 100% Dealer Invoice/100% Retail	48 Months	5.50%	\$100,000
	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
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
	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

**Rates Subject to Change Without Notice**