

Loan Center!

Loan Options

Applying for a loan is simple and easy! You can apply here using our online application, by accessing your CPM Anytime Online or Mobile Banking, by calling to speak to one of our experienced Lending Agents or visiting your local branch. CPM Federal Credit Union is committed to offering competitively priced loan products to meet a variety of needs.

Previously applied? [Log in](#) to our CPM Online Loan Center. You can reapply or check the status of a current pending application.

It's that easy!

New/Used AutoAs low as 1.69% APR*

Boat/RV/Motorcycle/Personal Watercraft/Travel TrailersAs low as 5.99% APR*

Personal LoanAs low as 7.99% APR*

MyLine Anytime

Line of CreditAs low as 9.00% APR*

Visa® Credit CardsAs low as 8.25% APR*

Home EquityAs low as 0.99% APR*

Mortgages to Fit Every Need!

Savings Secured/Certificate SecuredAs low as 5.99% APR*

Seasonal

Lifeline Program

[Learn More](#)

Skip a Pay

[Apply Here](#)

Summer Loan Special

(when available) [Apply Here](#)

Holiday Loan

(when available) [Apply Here](#)

Debt Protection

CPM offers several options to preserve the standard of living you worked so hard to achieve. With options including involuntary unemployment, let us make your payments! Ask us how.

**APR - Annual Percentage Rate. Membership rules and restrictions apply.*

Auto Loans - Membership rules and restrictions apply. Savings based on \$25,000 auto loan over 60 months, CPM FCU rates outperform the South Carolina average earning a Datatrac Great Rate Award™. Actual rate, terms and conditions may vary and are subject to change and will be based on credit worthiness. New auto loan rates as low as 1.69% APR for 36 months. Used auto loan rates as low as 1.99% APR for 36 months. 2Interest begins accruing at disbursed date of loan. Not all borrowers will qualify for deferred payments. Must begin repayment of loan 90 days after loan effective date. For a \$15,000 vehicle loan at 3.74% APR and a payment term of 60 months, your monthly payment will be \$275.00. This amount does not include optional vehicle protection coverage. For a \$30,000 vehicle loan at 5.74% APR and a payment term of 84 months, your monthly payment will be \$435.00. This amount does not include optional vehicle protection coverage.

Boat/RV/Motorcycle/Personal Watercraft/Travel Trailers - New vehicles are either current or previous year auto with less than 12,000 miles. Rates listed are best available based on approved credit; actual rate offered may be higher depending upon applicant credit rating and other underwriting factors.

Personal Loans - Not all borrowers will qualify for extended term. Rate will never exceed 18.00% APR. As Low As rates listed are our best rates based on approved credit; actual rate offered may be higher depending upon applicant's credit rating and other underwriting factors.

MyLine Anytime Line of Credit - Subject to terms and conditions. Rates and terms based on credit approval.

Visa Credit Cards - Please review our New Account Credit Card Agreement. Cards are subject to credit approval. CPM Federal Credit Union reserves the right to change any of the above credit card rates at any time. The APR will vary with the market based on the Prime Rate. **Visa Share secured loans must be secured by CPM subshare account. The required pledge amount will be \$100.00 greater than the Visa limit requested. Minimum required Visa limit of \$400.00.

Home Equity - Terms and conditions subject to change without notice. Offer subject to credit approval, not all borrowers will qualify. Rates depend on LTV, lien position, and credit score. The offer is limited to currently occupied, single-family dwellings and is not valid for rental properties, mobile homes or residential lots. Prime rate = WSJ rate currently 3.25%.

Savings Secured/Certificate Secured - Rates listed are our best rates based on approved credit; actual rate offered may be higher depending upon applicant's credit rating and other underwriting factors.