

OREM CITY EMPLOYEES FEDERAL CREDIT UNION

[BACK TO HOME](#)
[BOARD OF DIRECTORS](#)
[PRIVACY POLICY](#)
[CONTACT U](#)


[Application For Employment \(Save document to your hard drive and then complete it.\)](#)

Now is a great time to buy that new car or truck you have been wanting. Do you have a higher interest rate loan at another financial institution? Finance that loan at YOUR Credit Union. Call the credit union at 229-7168 to check the rates. Rates are subject to change without notice.

Pre-Approved Auto Loans:

If you are thinking of buying a new or used vehicle any time in the near future, we can help you with some of the decisions you will have to make. Before you even start looking, come to us for your pre-approved auto loan. We can pre-approve a loan for you so you know what rate you are eligible for and the total amount you can qualify for. Our credit union also has information to help you determine the value on new and used vehicles so you can be assured you are getting a good deal. Don't let yourself be pressured into this important decision when a visit to the credit union before you start shopping can save

ACCOUNT LOG IN

User Name (e-mail address)
 Password ([change password](#))

If you forgot your password, please call (801) 229-7168.

Share Secured Loans:

You don't have to lose your dividend and spend your savings for your major purchases. You can borrow what you need, using your regular share account or share certificate as collateral. You can secure your dividends and leave your savings intact to earn for you in the future. A share secured loan at the credit union is a smart way to make your money work for you. When you have money in the credit union, there is no need to charge purchases on department store credit cards at high interest rates. You can shop where you find the best bargains, not just where you have charge account. Your share account will keep right on growing, earning dividends while you borrow against it at 2.00% above the savings rate. Come to the office and talk with us about the advantages of a share secured loan.

you time and money.

Share Certificates:

We match rates!

A minimum deposit of \$1,000.00 is required to purchase a share certificate. Certificate rates are subject to change without notice.

Rates are based on approved credit.

Loan Description	Vehicle Year	Interest Rate	Months	Value
New Auto, Truck, & Motorcycle	2019	3.99%	60	
		4.29%	72	over \$25,000.00
		5.09%	84	over \$30,000.00
Used Auto, Truck, & Motorcycle	2015 - 2019	4.19%	60	High Book
		4.45%	72	High Book
	2012 - 2014	4.75%	48	High Book
	2012 and older	4.75%	36	High Book
New ATV, Off-road Motorcycle, & Watercraft	2019	4.59%	60	
		4.79%	72	over \$25,000.00
Used ATV, Off-road Motorcycle, & Watercraft	2011 - 2019	5.75%	60	High Book
	2010 and older	5.75%	60	100% Wholesale
New Motorhomes, Trailers & Campers	2019	4.59%	60	High Book
		4.79%	72	over \$25,000.00
		5.50%	84	over \$30,000.00
		5.75%	120	approved by Board
Used Motorhomes, Trailers & Campers	2011 - 2019	5.75%	60	High Book
	2010 and older	5.75%	60	100% Wholesale
New Boats	2019	4.59%	60	
		4.79%	72	over \$25,000.00
		5.50%	84	over \$30,000.00

		5.75%	120	approved by board
Used Boats	2011 - 2019	5.75%	60	High Book
	2010 and older	5.75%	60	100% Wholesale
Other Loans		10.00%	60	

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