



**HOUSTON BELT & TERMINAL  
FEDERAL CREDIT UNION**

**HB&T FCU**

9810 FM 1960 BYP W STE 105  
HUMBLE, TEXAS 77338  
OFFICE: (281)548-3377  
FAX: (281)548-0583  
EMAIL: info@hbtfcu.com  
[www.hbtfcu.com](http://www.hbtfcu.com)

**Loan Rates**

<b>Type</b>	<b>Interest Rate APR (Annual Percentage Rate)</b>
<b>Signature Loans</b>	
1 year	9.95% to 16.25%
2 year	10.95% to 17.50%
3 year	11.95% to 18.00%
<b>Share Secured</b>	
	3.00% above share rate
<b>New Automobile</b>	
2 years	3.00% to 14.00%
3 years	3.25% to 14.25%
4 years	3.50% to 14.50%
5 years	3.75% to 14.75%
6 years	4.00% to 15.00%
<b>Used Automobile</b>	
2 years	3.50% to 16.00%
3 years	4.00% to 16.50%
4 years	4.25% to 17.00%
5 years	4.75% to 17.50%
<b>RV, Boat, Motorcycle</b>	
2 years	5.25% to 17.00%
3 years	5.40% to 17.25%
4 years	5.50% to 17.50%
5 years	5.75% to 17.75%
6 years	7.00% to 18.00%