

OUR MISSION

Lakota Federal Credit Union's mission is to provide access to convenient, quality financial products and services in a friendly, professional and respectful manner in order to help the Lakota people and the communities they live in achieve financial security and well-being.

MEMBERSHIP REQUIREMENTS

Membership to the Lakota Federal Credit Union is now open to persons who live, work (or regularly conduct business in), worship, attend school in, participate in associations headquartered in, or participate in programs to alleviate poverty or distress which are located in, and incorporated or unincorporated organizations located in the tribal lands of Jackson County and all of Oglala Lakota, Bennett, Todd, Mellette, Trip, or Gregory Counties in South Dakota.

WE'D LIKE TO SEE YOU!

Main Branch

Lakota Trade Center
Suite 103/104
Kyle, SD

Oglala Art Center Branch

7904 Lakota Prairie Drive
Kyle, SD 57752

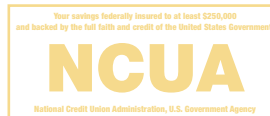
Hours of Operation

Monday - Friday
9:00am - 4:00pm

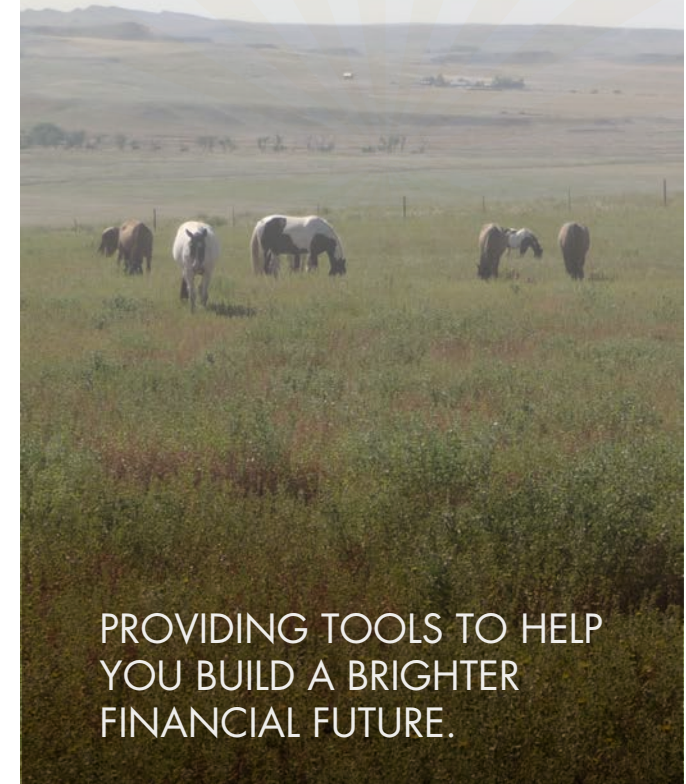
Closed on all federal holidays!



PO Box 196
Kyle, SD 57752
Phone: (605)455-1515
Fax: (605)455-1514
www.lakotafcu.org



LOAN RATES



PROVIDING TOOLS TO HELP
YOU BUILD A BRIGHTER
FINANCIAL FUTURE.

VEHICLE RATES

NEW OR NEARLY NEW (2020 OR NEWER)

APR	A+	A	B	C
24 Months	5.50%	5.75%	7.75%	9.75%
36 Months	5.65%	5.90%	7.90%	9.90%
48 Months	5.80%	6.10%	8.10%	10.10%
60 Months	5.95%	6.25%	8.25%	10.25%
72 Months	6.10%	6.40%	8.40%	10.40%
84 Months**	7.10%	7.40%	9.40%	11.40%

** New vehicles only.

USED VEHICLES (2018-2019)

APR	A+	A	B	C
24 Months	5.80%	6.10%	8.10%	10.10%
36 Months	5.95%	6.25%	8.25%	10.25%
48 Months	6.10%	6.40%	8.40%	10.40%
60 Months	6.25%	6.55%	8.55%	10.55%

DISCLOSURES

Rates effective as of February 24th, 2022, and subject to change without notice.

APR = Annual Percentage Rate

Lakota Federal Credit Union offers a tiered-pricing program. This allows as many members as possible to obtain financing. Your individual rate will be determined by the type and/or age of collateral offered, length of the loan, and your credit history.

Not all borrowers will qualify for lowest APR or 0% down. To find out if you qualify, call us at (605) 455-1515.

Note: Any vehicles with over 100,000 miles have a maximum term of 36 months. Some terms subject to minimum amount financed.

USED VEHICLES (2016-2017)

APR	A+	A	B	C
24 Months	6.05%	6.35%	8.35%	10.35%
36 Months	6.10%	6.40%	8.40%	10.40%
48 Months	6.25%	6.55%	8.55%	10.55%
60 Months	6.45%	6.75%	8.75%	10.75%

USED VEHICLES (2014-2015)

APR	A+	A	B	C
Up to 60 Months	7.05%	7.35%	9.35%	11.35%

USED VEHICLES (2009-2013)

APR	A+	A	B	C
Up to 48 Months	8.05%	8.35%	10.35%	12.35%

USED VEHICLES (2008 AND OLDER)

APR	A+	A	B	C
Up to 24 Months	9.05%	9.35%	11.35%	13.35%