

Richmond loan rates		New-car loans, 20% down, 36-60 months	Used-car loans, to 48 months	Personal loans	Home improvement loans	Education loans	MasterCard and Visa	
INSTITUTIONS	Telephone	Rate %	Rate %	Rate %	Rate %	Rate %	Fixed rate %	Annual fee
Primis	888-464-2265	5.42-6.42	6.62-10.63	6.25-7.75				
CREDIT UNIONS								
Argent FCU	804-748-9488	6.24-17.99	6.24-17.99	10.24-17.99			13.24-18.00	0
Baylands FCU	804-843-2520	5.30	5.50	9.00			8.99-16.99	0
Connects FCU	804-756-5000	6.99-17.99	6.99-17.99	9.99-17.99	5.50-14.50	Call	5.99-10.99	0
Credit Union of Richmond	804-355-9684	4.24-18.00	4.24-18.00	7.74-18.00	Call		7.79-18.00	0
Dominion Energy CU	804-521-2525	5.74-17.75	6.00-17.75	11.25-20.00	6.75-8.00		11.40-20.40	0
Henrico FCU	804-266-0290	4.24-15.24	4.24-14.74	9.99-17.99	6.24-7.49	7.25	9.9-17.90	0
Richmond Va. Fire Police CU	804-354-0673	2.74-18.95	2.74-18.95	8.50-19.20	4.00-15.00		7.90-13.90	0
RVA Financial	804-359-8754	4.49-18.00	4.74-18.00	8.99-18.00	Call	Call	13.40-18.00	0
Virginia CU	804-323-6800	4.24-18.00	4.24-18.00	6.99-18.00	7.50 – 14.50		Call	0
Virginia State University FCU	804-526-6708	2.74-12.24	3.74-13.24	9.99-17.99				

Provided by the institutions on Thursday, Jan 22.