

<b>Richmond loan rates</b>		<b>New-car loans, 20% down, 36-60 months</b>	<b>Used-car loans, to 48 months</b>	<b>Personal loans</b>	<b>Home improvement loans</b>	<b>Education loans</b>	<b>MasterCard and Visa</b>	
<b>INSTITUTIONS</b>	<b>Telephone</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Fixed rate %</b>	<b>Annual fee</b>
Primis	888-464-2265	5.42-6.42	6.62-10.63	6.25-7.75				
<b>CREDIT UNIONS</b>								
Argent FCU	804-748-9488	1.74-16.24	1.74-15.99	8.74-17.99	2.49-18.00		7.99-16.99	0
Baylands FCU	804-843-2520	2.74-15.75	3.00-17.75	7.00-18.00			8.90-16.90	0
Connects FCU	804-756-5000	1.99-11.49	1.99-13.74	3.25-18.00	1.99-18.00	Call	5.99-10.99	0
Credit Union of Richmond	804-355-9684	1.99-18.00	1.99-18.00	7.74-18.00	Call		7.90-18.00	0
Dominion Energy CU	804-521-2525	2.24-15.75	2.24-15.75	7.75-17.75	5.50-6.75		10.15-22.65	0
Henrico FCU	804-266-0290	1.99-12.74	2.24-12.99	6.99-17.99	3.74-4.99	6.25	9.9-17.90	0
Partners Financial FCU	804-649-2957	1.99-15.54	1.99-17.74	7.14-17.74	4.00-5.00		8.85-16.90	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	2.49-17.99	2.49-17.99	6.49-17.99		Call	10.40-18.00	0
Virginia CU	804-323-6800	1.99-15.99	1.99-15.49	9.49-26.24	5.00-12.00		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, January 6