

MECE CREDIT UNION LOAN RATES

Loan Rates Effective

1/3/2012

| VEHICLES & MOTORCYCLES | | | | OTHER TITLED COLLATERAL & FARM EQUIPMENT | | | |
|------------------------|-------|----------------------------|-----------|---|-------|----------------------------|---------------------|
| YEAR | RATE | <u>W / MAX</u> DISCOUNT | TERM | YEAR | RATE | <u>W / MAX</u> DISCOUNT | TERM |
| 2011-2012 | 5.50% | 2.75% | 24 | 2008-2012 | 8.00% | 5.25% | 48 Months |
| | 5.75% | 3.00% | 36 | | 8.50% | 5.75% | 60 Months |
| | 6.00% | 3.25% | 60 | \$30,000 Balance or > (Farm Equipment) | 9.00% | 6.25% | Up to 120 Months |
| | 6.50% | 3.75% | 72 | | | | |
| 2008-2010 | 6.50% | 3.75% | 36 MONTHS | 2007 & OLDER | 9.00% | 6.25% | 36 Months |
| | 6.75% | 4.00% | 48 MONTHS | | 9.25% | 6.50% | 48 Months |
| | 7.00% | 4.25% | 60 MONTHS | | | | |
| 2007 & OLDER | 7.75% | 5.00% | 36 MONTHS | | | | |
| | 8.25% | 5.50% | 48 MONTHS | | | | |
| | 8.50% | 5.75% | 54 MONTHS | | | | |

RATE DISCOUNTS ON THE ABOVE ARE BASED ON THE FOLLOWING CREDIT SCORES

700 or Greater -2.75%

650 or Greater -1.00%

600 or Greater -.50%

PERSONAL LOANS

| <u>TYPE OF LOAN</u> | <u>RATE</u> | <u>TERM</u> (IN MONTHS) |
|--|-------------|----------------------------|
| STUDENT LOAN | 6.00% | 60/120/180 |
| LINE OF CREDIT | 14.50% | 24 |
| OVERDRAFT | 14.50% | 24 |
| PERSONAL LOAN | 11.50% | 60 |
| PLATINUM PERSONAL | 7.25% | 60 |
| CLASSIC VISA | 12.50% | REVOLVING |
| PLATINUM VISA | 8.00% | REVOLVING |
| SHORT TERM PERSONAL (3.0% if credit score is 700 or >) | 3.0%/11.50% | 18 MONTHS |

REAL ESTATE

REAL ESTATE LOAN RATES ARE BASED ON THE 6 MONTH T-BILL

| <u>TYPE OF LOAN</u> | <u>RATE</u> |
|---|-------------|
| VARIABLE - PRIMARY RESIDENCE | |
| 1 YEAR ADJUSTABLE | 4.00% |
| 3 YEAR ADJUSTABLE | 4.00% |
| 5 YEAR ADJUSTABLE | 4.00% |
| VARIABLE - SECONDARY RESIDENCE | 6.00% |
| HOME EQUITY - PRIMARY RESIDENCE | 5.00% |
| HOME EQUITY - SECONDARY RESIDENCE | 6.50% |
| LAND - 5 YEAR BALLOON NOTE | 5.50% |
| LAND - 1 YEAR ADJUSTABLE | 5.00% |
| LAND - 3 YEAR ADJUSTABLE | 5.50% |
| LAND - 5 YEAR ADJUSTABLE | 6.00% |
| CONSTRUCTION | 5.50% |
| FIXED RATE MORTGAGE - Please contact credit union for current rates | |