

MECE CREDIT UNION LOAN RATES

Loan Rates Effective

5/21/2010

VEHICLES & MOTORCYCLES

OTHER TITLED COLLATERAL & FARM EQUIPMENT

<u>YEAR</u>	<u>RATE</u>	<u>W / MAX DISCOUNT</u>	<u>TERM</u>	<u>YEAR</u>	<u>RATE</u>	<u>W / MAX DISCOUNT</u>	<u>TERM</u>
2009-2010	6.25%	3.50%	UP TO 36 MONTHS	2006-2010	8.25%	5.50%	48 Months
	7.00%	4.25%	UP TO 72 MONTHS		8.75%	6.00%	60 Months
2006-2008	7.25%	4.50%	36 MONTHS	\$30,000 Balance or >	9.25%	6.50%	Up to 120 Months
	7.50%	4.75%	48 MONTHS				
	7.75%	5.00%	60 MONTHS	2005 & OLDER	9.25%	6.50%	36 Months
2005 & OLDER	8.25%	5.50%	36 MONTHS		9.50%	6.75%	48 Months
	8.75%	6.00%	48 MONTHS				
	9.00%	6.25%	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%

"BEAT THE RATE" LOAN PROMOTION - CREDIT UNION MAY REFINANCE ANY COLLATERAL LOAN FROM ANOTHER INSTITUTION AND BEAT THE RATE BY .25% (FLOOR RATE OF 3.50%) CONTACT CU FOR DETAILS

PERSONAL LOANS

<u>TYPE OF LOAN</u>	<u>RATE</u>	<u>TERM</u>
LINE OF CREDIT	14.50%	24 MONTHS
OVERDRAFT	14.50%	24 MONTHS
PERSONAL LOAN	11.50%	60 MONTHS
PLATINUM PERSONAL	7.25%	60 MONTHS
CLASSIC VISA	12.50%	REVOLVING
PLATINUM VISA	8.00%	REVOLVING
SHORT TERM PERSONAL (6.0% if credit score is 700 or >)	6.0%/11.50%	12 MONTHS
SPECIAL SHORT TERM PERSONAL (3.0% if credit score of 700 or > - MAXIMUM OF \$5,000.00)	3.00%	12 MONTHS

REAL ESTATE

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

<u>TYPE OF LOAN</u>	<u>RATE</u>	<u>RATE SPECIAL</u>
VARIABLE - PRIMARY RESIDENCE OR LAND		
1 YEAR ADJUSTABLE	4.00%	4.0%
3 YEAR ADJUSTABLE (Plus .5% above 1 year ARM)	4.50%	4.0%
5 YEAR ADJUSTABLE (Plus 1.0% above 1 year ARM)	5.00%	4.0%
VARIABLE - SECONDARY RESIDENCE OR LAND	6.00%	
HOME EQUITY - PRIMARY RESIDENCE	5.50%	
HOME EQUITY - SECONDARY RESIDENCE	6.50%	
LAND - 5 YEAR BALLOON NOTE	5.50%	
CONSTRUCTION	5.50%	
FIXED RATE MORTGAGE - Please contact credit union for current rates		