

MECE CREDIT UNION LOAN RATES

Loan Rates Effective 1/1/2019

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>	
2017-2019	5.25%	2.00%	36 Months	2017-2019	7.25%	4.00%	48 Months	
	5.75%	2.50%	60 Months		7.75%	4.50%	60 Months	
	6.25%	3.00%	72 Months					
	7.00%	3.75%	84 Months					
2016 & Older	6.00%	2.75%	36 Months	2016 & Older	8.25%	5.00%	36 Months	
	6.25%	3.00%	48 Months		8.50%	5.25%	48 Months	
	6.50%	3.25%	60 Months		9.00%	5.75%	60 Months	
	7.50%	4.25%	72 Months					
				Balloon note option available for amortization up to 15 years				

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

650 or Greater -3.00% 600 or Greater -1.00%

PERSONAL LOANS

<u>TYPE OF LOAN</u>	<u>RATE</u>	<u>W / MAX DISCOUNT</u>	<u>TERM (IN MONTHS)</u>
STUDENT LOAN	6.00%	5.75%	60/120
HOME IMPROVEMENT LOAN	4.25%	4.00%	60
LINE OF CREDIT	14.50%	14.25%	24
OVERDRAFT	14.50%	14.25%	24
PERSONAL LOAN	11.50%	11.25%	60
PLATINUM PERSONAL	7.25%	7.00%	60
CLASSIC VISA	12.50%	12.25%	REVOLVING
PLATINUM VISA	8.00%	7.75%	REVOLVING
SHORT TERM PERSONAL (3.25% if credit score is 650 or >)	3.25%/11.50%	3.00%/11.25%	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	
5 YEAR ADJUSTABLE	4.00%
10 YEAR ADJUSTABLE	4.50%
VARIABLE - SECONDARY RESIDENCE	5.00%
HOME EQUITY - PRIMARY RESIDENCE	5.00%
HOME EQUITY - SECONDARY RESIDENCE	6.00%
LAND - 5 YEAR ADJUSTABLE	4.75%
LAND - 10 YEAR ADJUSTABLE	5.25%
CONSTRUCTION	6.00%
FIXED RATE MORTGAGE - Please contact credit union for current rates	

AUTOMATIC PAYMENT RATE DISCOUNT IS -0.25% (EXCLUDING MORTGAGE AND HOME EQUITY)