

MECE CREDIT UNION LOAN RATES

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>
2022-2024	8.75%	5.50%	36 Months	2022-2024	9.75%	6.50%	48 Months
	9.25%	6.00%	60 Months		10.25%	7.00%	60 Months
	9.75%	6.50%	72 Months				
	10.75%	7.50%	84 Months				
2021 & Older	9.50%	6.25%	36 Months	2021 & Older	10.75%	7.50%	36 Months
	9.75%	6.50%	48 Months		11.00%	7.75%	48 Months
	10.00%	6.75%	60 Months		11.25%	8.00%	60 Months
	11.00%	7.75%	72 Months				
				Balloon note option available for amortization up to 15 years			

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

700 or Greater: - 3.0%

650 - 699: - 2.50%

600 - 649: - .50%

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	7.00%	6.75%	60
LINE OF CREDIT	14.50%	14.25%	24
OVERDRAFT	14.50%	14.25%	24
PERSONAL LOAN	13.00%	12.75%	60
PLATINUM PERSONAL	9.00%	8.75%	60
CLASSIC VISA	12.50%	12.25%	REVOLVING
PLATINUM VISA	8.00%	7.75%	REVOLVING
SHORT TERM PERSONAL (6.0% if credit score is 650 or >)	6.00%/11.00%	5.75%/10.75%	18 MONTHS

REAL ESTATE

REAL ESTATE LOAN RATES ARE BASED ON THE 30 DAY SOFR INDEX

<u>TYPE OF LOAN</u>	<u>RATE</u>
VARIABLE - PRIMARY RESIDENCE	
5 YEAR ADJUSTABLE	7.00%
10 YEAR ADJUSTABLE	7.50%
VARIABLE - SECONDARY RESIDENCE	
5 YEAR ADJUSTABLE	8.00%
10 YEAR ADJUSTABLE	8.50%
HOME EQUITY - PRIMARY RESIDENCE	8.00%
HOME EQUITY - SECONDARY RESIDENCE	9.00%
LAND - 5 YEAR ADJUSTABLE	7.00%
LAND - 10 YEAR ADJUSTABLE	7.50%
CONSTRUCTION	8.00%
FIXED RATE MORTGAGE - Please contact credit union for current rates	

AUTOMATIC PAYMENT RATE DISCOUNT IS -0.25%

(EXCLUDING MORTGAGE, HOME EQUITY, & SHARE/CD SECURED LOANS)