

MECE CREDIT UNION LOAN RATES

| VEHICLES & MOTORCYCLES | | | | OTHER TITLED COLLATERAL & FARM EQUIPMENT | | | |
|------------------------|-------------|-----------------------------------|-------------|---|-------------|-----------------------------------|-------------|
| <u>YEAR</u> | <u>RATE</u> | <u>W / MAX</u> <u>DISCOUNT</u> | <u>TERM</u> | <u>YEAR</u> | <u>RATE</u> | <u>W / MAX</u> <u>DISCOUNT</u> | <u>TERM</u> |
| 2023-2025 | 8.25% | 4.50% | 36 Months | 2023-2025 | 9.75% | 6.00% | 48 Months |
| | 8.75% | 5.00% | 60 Months | | 10.25% | 6.50% | 60 Months |
| | 9.00% | 5.25% | 72 Months | | | | |
| | 10.00% | 6.25% | 84 Months | | | | |
| 2022 & Older | 9.00% | 5.25% | 36 Months | 2022 & Older | 10.75% | 7.00% | 36 Months |
| | 9.25% | 5.50% | 48 Months | | 11.00% | 7.25% | 48 Months |
| | 9.50% | 5.75% | 60 Months | | 11.25% | 7.50% | 60 Months |
| | 10.25% | 6.50% | 72 Months | LIVESTOCK | 8.00% | 7.75% | 60 Months |
| | | | | Balloon note option available for amortization up to 15 years for all other titled collateral, farm equipment, & livestock | | | |

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

780 or Greater: - 3.50%

700 - 779: - 3.00%

650 - 699: - 2.00%

| PERSONAL LOANS | | | |
|--|--------------|----------------------------------|-----------------------------------|
| <u>TYPE OF LOAN</u> | <u>RATE</u> | <u>W/ MAX</u> <u>DISCOUNT</u> | <u>TERM</u> <u>(IN MONTHS)</u> |
| STUDENT/EDUCATION | 6.00% | 5.75% | 60/120 |
| HOME IMPROVEMENT | 7.00% | 6.75% | 60 |
| LINE OF CREDIT | 14.50% | 14.25% | 24 |
| OVERDRAFT | 14.50% | 14.25% | 24 |
| PERSONAL | 13.00% | 12.75% | 60 |
| PLATINUM PERSONAL | 9.00% | 8.75% | 60 |
| PLATINUM VISA B | 12.50% | 12.25% | REVOLVING |
| PLATINUM VISA A | 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 - MORTGAGE | |
|---|--|
| RENEWING MTG LOAN RATES ARE BASED ON THE 30 DAY SOFR INDEX | |
| <u>TYPE OF LOAN</u> | <u>RATE</u> |
| VARIABLE MORTGAGES - | |
| PRIMARY & SECONDARY RESIDENCE | Please contact the Credit Union for current rates |
| 5 & 10 YEAR ADJUSTABLE | |
| 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)