

MECE CREDIT UNION LOAN RATES

VEHICLES & MOTORCYCLES				OTHER TITLED COLLATERAL & FARM EQUIPMENT			
YEAR	RATE	W / MAX		YEAR	RATE	W / MAX	
		DISCOUNT	TERM			DISCOUNT	TERM
2024 & Newer	7.75%	4.00%	36 Months	2024 & Newer	9.25%	5.50%	48 Months
	8.25%	4.50%	60 Months		9.75%	6.00%	60 Months
	8.50%	4.75%	72 Months				
	9.50%	5.75%	84 Months				
2023 & Older	8.75%	5.00%	36 Months	2023 & Older	10.25%	6.50%	36 Months
	9.00%	5.25%	48 Months		10.50%	6.75%	48 Months
	9.25%	5.50%	60 Months		10.75%	7.00%	60 Months
	10.00%	6.25%	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			
TYPE OF LOAN	RATE	W/ MAX DISCOUNT	TERM (IN MONTHS)
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	
TYPE OF LOAN	RATE
FIXED RATE MORTGAGE	Please contact the Credit Union for current rates
VARIABLE MORTGAGES - PRIMARY, SECONDARY, INVESTMENT*	Please contact the Credit Union for current rates
HOME EQUITY - PRIMARY RESIDENCE*	7.50%
HOME EQUITY - SECONDARY RESIDENCE*	8.50%
LAND - 5 YEAR ADJUSTABLE*	7.00%
LAND - 10 YEAR ADJUSTABLE*	7.50%
CONSTRUCTION	7.50%

**Renewing mortgage loan rates are based on the 30-day SOFR Index*

AUTOMATIC PAYMENT RATE DISCOUNT IS -0.25%

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