

## 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>	
2024 & Newer	7.50%	3.75%	36 Months	2024 & Newer	8.75%	5.00%	48 Months	
	8.00%	4.25%	60 Months		9.25%	5.50%	60 Months	
	8.25%	4.50%	72 Months					
	9.25%	5.50%	84 Months					
2023 & Older	8.50%	4.75%	36 Months	2023 & Older	9.75%	6.00%	36 Months	
	8.75%	5.00%	48 Months		10.00%	6.25%	48 Months	
	9.00%	5.25%	60 Months		10.25%	6.50%	60 Months	
	9.75%	6.00%	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 DISCOUNT</u>	<u>TERM (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	
<u>TYPE OF LOAN</u>	<u>RATE</u>

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*	7.25%
HOME EQUITY - SECONDARY RESIDENCE*	8.25%
LAND - 5 YEAR ADJUSTABLE*	6.25%
LAND - 10 YEAR ADJUSTABLE*	6.75%
CONSTRUCTION	7.25%

\*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)**