MECE CREDIT UNION LOAN RATES

VEHICLES & MOTORCYCLES			OTHER TITLED COLLATERAL & FARM EQUIP.		
YEAR - 2024 & Newer			**YEAR - 2024 & Newer**		
RATE	**W / MAX DISCOUNT**	**TERM**	**RATE**	**W / MAX DISCOUNT**	**TERM**
7.50%	3.75%	36 Months	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			
YEAR	**2023 & Older**		**YEAR**	**2023 & Older**	
8.50%	4.75%	36 Months	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	**Balloon note option available for amortization up to 15 years for all other titled collateral, farm equipment, & livestock**		

DISCOUNTS
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%
AUTOMATIC PAYMENT RATE DISCOUNT IS -0.25%
(EXCLUDING MORTGAGE, HOME EQUITY, & SHARE/CD SECURED LOANS)

SPECIALTY LOANS			
TYPE OF LOAN	**RATE**	**W/ MAX DISCOUNT**	**TERM (IN MONTHS)**
LIVESTOCK	8.00%	7.75%	60 Months
1st TIME COLLATERAL LOAN (up to $25,000)*	3.25%		60 Months
* Payment must be set up as an automatic payment from a MECECU checking account			

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 MORTAGE	Please contact the Credit Union for current rates
VARIABLE MORTGAGES - PRIMARY, SECONDARY, INVESTMENT*	
HOME EQUITY - PRIMARY RESIDENCE*	7.50%
HOME EQUITY - SECONDARY RESIDENCE*	8.50%
LAND - 5 YEAR ADJUSTABLE*	6.50%
LAND - 10 YEAR ADJUSTABLE*	7.00%
CONSTRUCTION	7.25%
**Renewing mortgage loan rates are based on the 30-day SOFR Index*	