



M-C FEDERAL CREDIT UNION - A SMARTER WAY TO BORROW!

Vehicle Loan Rates [^]	Term	APR*
On the Spot Financing is Available		
Rates as low as		
New Vehicles & Demos		5.25%
Used Vehicles		5.74%
Recreational Vehicles/Motorcycles	New	6.00%
	Used	6.50%
Boats	0-60 months	11.50%

Student Loans	APR*
Federal Stafford Loan	6.80%
Parent PLUS Loan	7.00%

First Mortgage Loans - Principal Residence	APR*
Terms - Fixed	Max. 80% Loan to Value
Ask about our .25% rate reduction for automatic payment!	
10 Year	4.50%
15 Year	5.00%
20 Year	5.50%
30 Year	5.75%
Low down payment and 40 year mortgages are also available+	
5/1 ARM - 30 Year Maximum	4.50%

Home Equity Line of Credit (HELOC)	APR*
Terms	
3/1 ARM (WSJ Prime +1.25%)	4.50%
5/1 ARM (WSJ Prime +1.50%)	4.75%

Business Loans & Services partnering with <i>Newtek</i> [†]	
SBA Loans - amounts up to \$5,000,000	Payroll Processing
Line of Credit	Merchant Processing
Accounts Receivable Financing	Commercial Real Estate Loans
Business Credit Cards	Equipment Leasing

Personal & Secured Loans ^{†,^}	Term	APR*
Rates as low as		
Signature Loan		9.50%
Line of Credit/Overdraft Protection		11.00%
Computer Loan	0-60 months	7.00%
Better Choice Loan [±]		18.00%
Share Secured		4.25%
Share Certificate (CD) Secured	2% over Certificate Rate or share secured rate whichever is higher.	

MasterCard Credit Card	APR*
MasterCard Classic	11.50%
MasterCard Gold	9.90%

Investment Properties/Vacant Land [‡]	APR*
Terms	Max. 80% Loan to Value
5/1 ARM - Limited term	7.25%

Home Equity Loan - Principal Residence	APR*
Terms - Fixed	Max. 80% Loan to Value
0-36 months	5.50%
37-60 months	6.00%
61-84 months	6.50%
85-120 months	6.75%
121-180 months	7.00%
181-240 months	7.50%
Additional advances available for Home Equity Loans and LOC	
81-85% LTV	add .25%
86-90% LTV	add .50%

24 Hour Loan By Phone Applications 1-866-265-4255 • 24 Hour Mortgage by Phone Applications 1-866-889-8388

*APR = Annual Percentage Rate. Rates are subject to change without notice. LTV=Loan to Value. ARM=Adjustable Rate Mortgage. WSJ=Wall Street Journal. ^Your rate on auto loans may vary from the rates above and will be determined by your credit history, term and age of vehicle. †Your rate on signature loans may vary from the rates above and will be determined by your credit history. ± An alternative to Payday Loans. \$25 application fee. †Competitive rates and fees. Loan fees are vary based on credit history and other underwriting criteria. Maximum lifetime aggregate limit \$250,000. ‡\$300 application fee. Other fees may apply. +Partnered with AnyHour Lending. †Your rate will be determined by your credit history as well as other factors relating to the type of loan request. M-C Federal Credit Union membership is required.



Verified
06/02/2009



Equal Housing Lender