

# Memorial

## CREDIT UNION

| Loan Rates                                                             | APR* AS LOW AS (BASED ON CREDIT SCORE AND LOAN TERM) | APPROXIMATE TERM             |
|------------------------------------------------------------------------|------------------------------------------------------|------------------------------|
| New Autos                                                              | 3.05%                                                | 12- 36 Months <sup>1</sup>   |
|                                                                        | 3.30%                                                | 37-48 Months                 |
|                                                                        | 3.55%                                                | 49-66 Months                 |
|                                                                        | 3.80%-4.05%                                          | 67-84 Months                 |
| Pre-Owned Auto                                                         | 3.55%                                                | 12- 66 Months                |
|                                                                        | 3.80%-4.05%                                          | 67-84 Months                 |
| New and Used Motorcycle/ATV                                            | 5.55%                                                | Up to 60 Months <sup>2</sup> |
| New and Pre-Owned Boat, Recreational Vehicle and Campers               | 5.55%                                                | Up to 60 Months              |
|                                                                        | 6.05%                                                | 61-84 Months                 |
| Over \$50,000                                                          | 6.55%                                                | 85-120 Months                |
| Certificate Secured                                                    | 3.00% above index                                    |                              |
| Shared Secured                                                         | 2.50% above index                                    |                              |
| Signature                                                              | 8.75% - 18.00%                                       | Up to 60 Months              |
| Line of Credit (Payment: 3% of balance with a minimum payment of \$30) | 8.75% - 18.00%                                       |                              |
| MasterCard (Payment: 3% of balance or \$18, whichever is greater)      | 7.90% - 17.90%                                       |                              |

10% down payment, 20% down payment, MMP(Major Mechanical Protection + GAP(Guaranteed Asset Protection), Payment Protection Plan, and MCU checking account with net DDP all qualify for a .10% rate discount. Rates quoted do not include the available discounts. Please ask a representative for your qualifying rate. Discounts do not apply to floor rate of 2.99%.

\*APR = Annual percentage rate. All rates listed as annual percentage rate (APR). Certain credit criteria and restrictions apply. Rates are based on a combination of your credit score, the term you select, collateral, cash payment and other lending criteria. Each application is evaluated on an individual basis.

<sup>1</sup>Annual percentage rate of 3.05% is an approximate term of 12-36 months. Payment Example: 12 payments of \$84.72 per \$1000 borrowed at 3.05%. <sup>2</sup>Annual percentage rate of 5.55% is an approximate term of 12-60 months. Payment Example: 12 payments of \$85.87 per \$1000 borrowed at 5.55%.

The annual percentage rate (APR) for certificate secured advances will be the dividend being paid on the Certificate offered as security plus the index shown above. The loan payoff date must not exceed the Certificate maturity date. The current ANNUAL PERCENTAGE RATE will be disclosed at the time of the advance.

**We may report information about your loan and deposit accounts to credit bureaus.** Late payments, missed payments or other defaults on your accounts may be reflected in your credit report.

