

Loan Rates for Marinette County Employees Credit Union

Effective December 28, 2011

Rates shown are for A+ borrowers. Your actual rate will be based on your credit score.

TYPE of LOAN	Collateral	TERM	Rate as low as
<i>New and Used Vehicles</i>	2012-2008	36 months	2.94% APR*
		48 months	3.44%
		60 months	3.94%
		72 months	4.44%
		84 months	5.94%
	(\$30K min)		
<i>Older Vehicles</i>	2007-2003	24 months	5.94%
		36 months	6.44%
		48 months	6.94%
	2002 and older	Priced at unsecured rate-max 3 year loan	
<i>Recreational Items</i>	2012-2008	36 months	4.24%
		48 months	4.74%
		60 months	5.24%
		72 months	5.74%
(Such as Boats, ATV, snowmobile, camper)			
<i>Large Recreational Items</i>			
(RVs, Boats, 5 th Wheel –over \$40,000 loans)		5 year balloon	6.44%
<i>Unsecured, Personal Loans</i>	Up to \$10,000	12 months	7.94%
		24 months	8.44%
		36 months	8.94%
		48 months	9.44%
(Amount available depends on credit score)			
<i>Home Loans – Purchase or Re-Finance</i>	85% LTV	5 year balloon	4.44%
<i>Home Equity- 2nd Position on Your Home</i>	85% LTV	5 year balloon	5.24%
<i>House Lot or Hunting Land –no Investment Prop.</i>	75%LTV	5 yr balloon	5.94%

APR= ANNUAL PERCENTAGE RATE. New money only. No re-writes of current loans. Rates may change.