



Loan Rates & Limits

Rates are effective through
March 31, 2023



Type of Loan	Loan Limit	Loan Term	Best Rate Based on borrower's credit history, as low as:
Signature/Personal: New <ul style="list-style-type: none"> Limit one open Signature Loan per member – total signature loans cannot exceed \$15,000 per member 	\$15,000	1 year	5.99%
	\$	2 years	5.99%
		3 years	6.99%
		4 years	7.99%
		5 years	8.99%
Signature/Personal: Refinanced <ul style="list-style-type: none"> Limit one open Signature Loan per member – total signature loans cannot exceed \$15,000 per member 		\$15,000	1 year
	\$	2 years	8.99%
		3 years	9.99%
		4 years	10.99%
		5 years	11.99%
New Vehicle <ul style="list-style-type: none"> Does not apply to lease buy-outs Refinance from new car dealer within 3 months for new car loan rate 		\$50,000	1 year
		2 years	4.99%
		3 years	4.99%
		4 years	4.99%
		5 years	5.49%
		6 years	5.49%
		7 years	5.49%
Used / Refinanced Vehicle: <ul style="list-style-type: none"> M&C will finance up to 100% of the "Private Party" value for the make/model/year as indicated on: www.edmunds.com/appraisal 		\$50,000	1 year
		2 years	4.99%
		3 years	4.99%
		4 years	4.99%
		5 years	5.49%
		6 years	5.49%
		7 years	5.49%

Auto Loan Sale!

Auto Loans at

4.49%

Apply now through March 31, 2023 and take .5% off your rate when you:

- ~ Refinance your auto loan from another lender, or
- ~ Finance your new or used vehicle purchase with M&C Credit Union, includes 30-day preapprovals!

TOTAL M&C INDEBTEDNESS PER MEMBER = \$50,000.00

All rates shown are Annual Percentage Rates (APR).
Rates could be higher based on borrower's credit history.



Private Student Loans* & Refinanced Student Loans*
<https://mcmenlopark.com/student-loans>



Consolidate your Student Loans into ONE easy payment
<https://mcmenlopark.com/student-loan-refinancing>
 *not included in total M&C indebtedness



Mortgage Loan & Home Loan Refinance*
<https://cu.memberfirst.com/apply/welcome>



*not included in total M&C indebtedness