



Loan Rates & Limits

April 1, 2022 – June 30, 2022



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 2 years 3 years 4 years 5 years	2.99% 3.99% 4.99% 5.99% 6.99%
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 3 years 4 years 5 years	7.49% 8.49% 9.49% 10.49% 11.49%
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 3 years 4 years 5 years 6 years 7 years	2.75%
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 3 years 4 years 5 years 6 years 7 years	2.99%

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



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