



# 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:
<b>Signature/Personal: New</b> ▪ 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%
<b>Signature/Personal: Refinanced</b> ▪ 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%
<b>New Vehicle</b> ▪ 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	<b>2.75%</b>
<b>Used / Refinanced Vehicle:</b> ▪ M&C will finance up to 100% of the "Private Party" value for the make/model/year as indicated on: <a href="http://www.edmunds.com/appraisal">www.edmunds.com/appraisal</a>	\$50,000  	1 year 2 years 3 years 4 years 5 years 6 years 7 years	<b>2.99%</b>

**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



[www.MCMenloPark.com](http://www.MCMenloPark.com)

All members are urged to periodically check their account's Pay-on-Death payee.

If it has been over 5 years since you last changed or verified your payee, please email the office and we will advise you who is listed on your account.  
Thank you!

## Contact Us

Please call or email us if you need your account balance, or with any questions about your account.

All our forms are available on our web site.

Email is checked several times daily. Faxes and voice messages are processed 2-3 times weekly.

Share Accounts Dividend Paid on April 1, 2022	Accounts with Balances	Dividend Rate APY = Annual Percentage Yield
Regular Shares	\$50 and above	.15% APY
Holiday Club Shares	\$50 and above	<b>1% APY</b>
Vacation Club Shares	\$50 and above	<b>1% APY</b>



## NO FEE GIFT CARDS

See enclosed order form ➔

# **M&C Menlo Park Federal Credit Union**

## **PRIVACY NOTICE**

M&C Menlo Park Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact our office.

### **Information We Collect and Disclose About You**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with M&C Menlo Park Credit Union
- Information we receive from a consumer credit reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other financial institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously, to companies that perform collection or legal services on our behalf. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions to disclose information as you authorize, or protect the security of our financial records.

If you terminate your membership with M&C, we will not share information we have collected about you, except as permitted or required by law.

### **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees and volunteers who have a specific business purpose in utilizing your data. Our volunteers and employees are instructed in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards to safeguard your nonpublic personal information.

If you have questions concerning this notice, please do not hesitate to call us – we are here to serve you!

**M&C MENLO PARK FEDERAL CREDIT UNION**

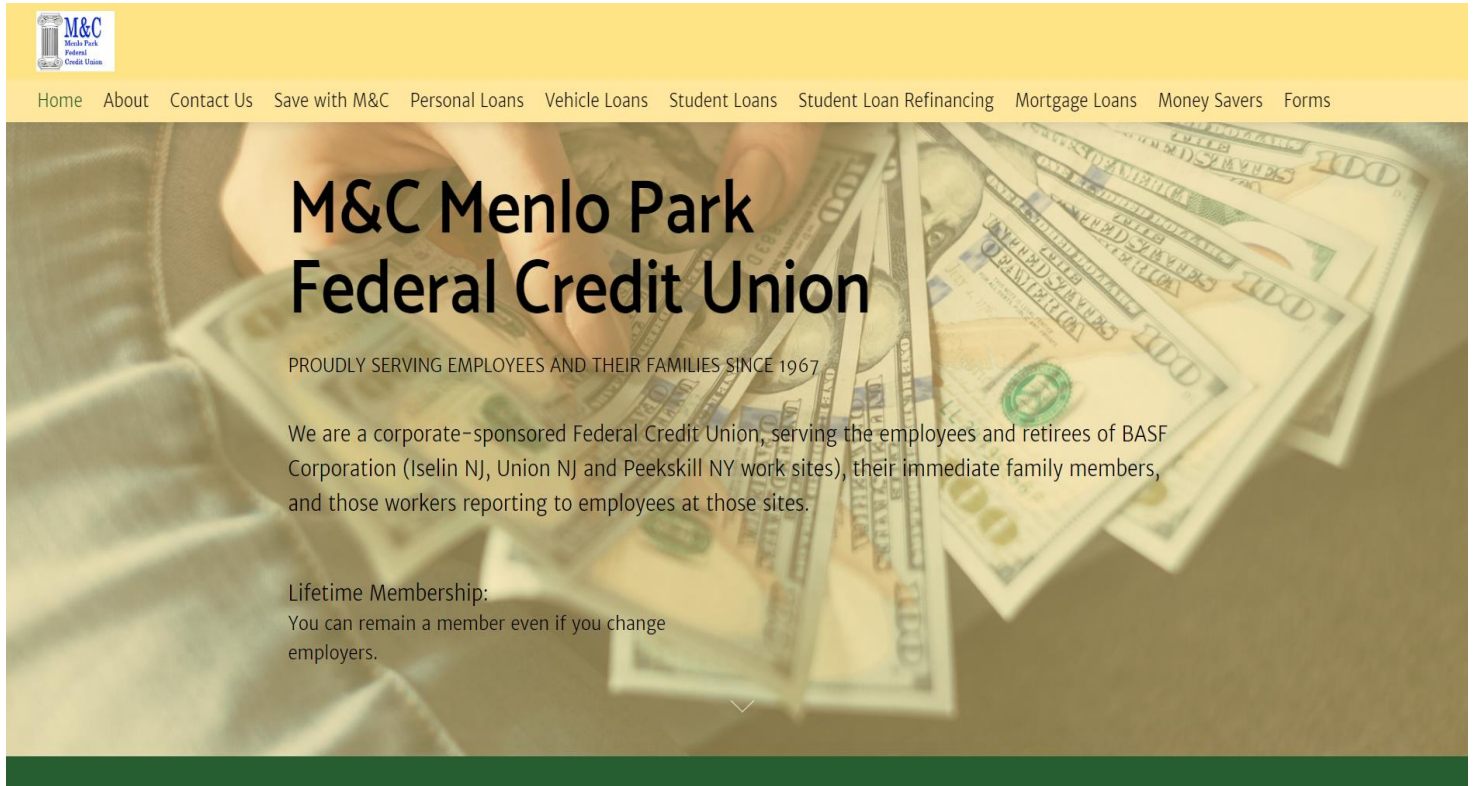
**Phone 732-205-5199 • Fax 732-205-6857**

[MCMenloPark@aol.com](mailto:MCMenloPark@aol.com)

**[www.MCMenloPark.com](http://www.MCMenloPark.com)**

Please visit our web site!

[www.MCMenloPark.com](http://www.MCMenloPark.com)



**M&C Menlo Park  
Federal Credit Union**

PROUDLY SERVING EMPLOYEES AND THEIR FAMILIES SINCE 1967

We are a corporate-sponsored Federal Credit Union, serving the employees and retirees of BASF Corporation (Iselin NJ, Union NJ and Peekskill NY work sites), their immediate family members, and those workers reporting to employees at those sites.

Lifetime Membership:  
You can remain a member even if you change employers.

It contains our current rates, all of our money saving offerings, all of our forms, plus links to access Student Loan and Mortgage Loan rates and on-line applications

We are here for you!

Questions? Email us for fastest reply at:

[MCMenloPark@aol.com](mailto:MCMenloPark@aol.com)



# M&C Menlo Park Federal Credit Union – Gift Card Order Form

Blue Bubbles



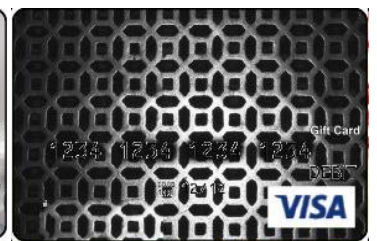
Crysanthemum



Silver Gift



Metal Lattice



Thank you



Piggy Bank



Flag



Dollar Bill



Maple Leaves



Lavender



**You pick the style and any amount from \$10 - \$1,000 ~ Good in USA only ~ No activation or shipping fees!**

Style \_\_\_\_\_ Amount \_\_\_\_\_ Include Gift Card Holder/Envelope Y / N

Style \_\_\_\_\_ Amount \_\_\_\_\_ Include Gift Card Holder/Envelope Y / N

Style \_\_\_\_\_ Amount \_\_\_\_\_ Include Gift Card Holder/Envelope Y / N

Style \_\_\_\_\_ Amount \_\_\_\_\_ Include Gift Card Holder/Envelope Y / N

Please purchase from shares/savings account number \_\_\_\_\_ Date \_\_\_\_\_

Name (printed): \_\_\_\_\_ Signature \_\_\_\_\_

Email Address or Phone (for questions) \_\_\_\_\_

**Pick up at the office, or please allow 1 week for processing via USPS mail**

FASTEST → Email a smartphone photo/scan to: [MCMenloPark@aol.com](mailto:MCMenloPark@aol.com)

Fax to: 732-205-6857

Mail to: M&C Credit Union  
 BASF Corp – Room 227A  
 25 Middlesex Essex Turnpike  
 Iselin, NJ 08830