



# Loan Rates & Limits



Rates are effective through  
**April 30, 2024**

Type of Loan	Loan Limit	Loan Term	Best Rate Based on borrower's credit history, as low as:
<b>Signature/Personal: New</b> <ul style="list-style-type: none"> <li>Limit one open Signature Loan per member – total signature loans cannot exceed \$15,000 per member</li> </ul>	\$15,000	1 year 2 years 3 years 4 years 5 years	5.99% 6.99% 7.99% 7.99% 8.99%
<b>Signature/Personal: Refinanced</b> <ul style="list-style-type: none"> <li>Limit one open Signature Loan per member – total signature loans cannot exceed \$15,000 per member</li> </ul>	\$15,000	1 year 2 years 3 years 4 years 5 years	8.99% 9.99% 10.99% 11.99% 12.99%
<b>New Vehicle</b> <ul style="list-style-type: none"> <li>Does not apply to lease buy-outs</li> <li>Refinance from new car dealer within 3 months for new car loan rate</li> </ul>	\$50,000	1 year 2 years 3 years 4 years 5 years 6 years 7 years	5.99% 5.99% 5.99% 5.99% 5.99% 5.99% 5.99%
<b>Used / Refinanced Vehicle:</b> <ul style="list-style-type: none"> <li>M&amp;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></li> </ul>	\$50,000	1 year 2 years 3 years 4 years 5 years 6 years 7 years	5.99% 5.99% 5.99% 5.99% 5.99% 5.99% 5.99%

**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



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