







Loan Rates & Limits

NOVEMBER 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	5.99% 5.99% 6.99% 7.99% 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 3 years 4 years 5 years	7.99% 8.99% 9.99% 10.99% 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 3 years 4 years 5 years 6 years 7 years	4.99% 4.99% 4.99% 4.99% 5.49% 5.49% 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 3 years 4 years 5 years 6 years 7 years	4.99% 4.99% 4.99% 4.99% 5.49% 5.49% 5.49%
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.			
<div style="display: flex; justify-content: space-between;">  <div> <p>Private Student Loans* & Refinanced Student Loans*</p> <p>https://mcmenlopark.com/student-loans</p> <p><i>Consolidate your Student Loans into ONE easy payment</i></p> <p>https://mcmenlopark.com/student-loan-refinancing</p> <p><small>*not included in total M&C indebtedness</small></p> </div>  </div>			
<div style="display: flex; justify-content: space-between;">  <div> <p>Mortgage Loan & Home Loan Refinance*</p> <p>https://cu.memberfirst.com/apply/welcome</p> <p><small>*not included in total M&C indebtedness</small></p> </div>  </div>			

www.MCMenloPark.com