



# Loan Information Chart

(effective January 3, 2012)

*All interest rates are expressed as Annual Percentage Rates (APR)*

Special Loan Promotion	Special Base Rate*	Terms and Conditions
New Year's Resolution Signature Loan	7.00%	Maximum loan amount may be up to \$1500. Up to 12 month financing. Available through January 2012.

Type of Loan	Base* Interest Rate	Usual Down Payment	Terms and Conditions
New or Used Cars and Trucks	3.45%	0%	Up to 84 month financing
Boats, Motorhomes and Travel Trailers	6.75%	10% <i>minimum</i>	Up to 144 month financing
Classic Cars	7.50%	0%	Generally requires appraisal
Motorcycles, ATVs, Jetskis, & Snowmachines	5.00%	0%	Up to 60 month financing
Horse Trailers, Utility Trailers, Tractors, & Riding Lawnmowers	5.00%	0%	Up to 60 month financing
Signature Loan (unsecured)	11.00%	n/a	Maximum unsecured loan amount may be up to 200% of gross monthly income not to exceed \$20,000
Line of Credit (unsecured)	11.9% Variable	n/a	
Pledge of Share and Pledge of Certificate	Dividend Rate + 2.00%	n/a	Not available on Money Market (20) account
VISA Classic Credit Card	Variable 7.25% - 10.25%	n/a	See More Information**

Above chart is for reference only. *Variances may apply.* Please consult your MVFCU Member Services staff for further details. Interest and loan terms are subject to periodic change. Loan requests are usually answered within 24 hours of submitting your completed application. Zero down for qualified members with medium to high credit quality ratings on most loan types.

*\*Base Interest Rate Each loan request is considered on an individual basis. The Base Interest Rate is the lowest interest rate available at MVFCU. Your actual interest rate may be higher depending on your credit history.*

*\*\*VISA Classic More Information As market conditions fluctuate, so does your interest rate. The rate is tied to a market prime plus a percentage (as low as prime +4%). Interest rates are the same for purchases and cash advances. You have 30 days to repay your balance for purchases before being charged a finance charge. No minimum finance charge, no per transaction fees, Cash Advance Fee \$5.00 (per day a cash advance is made, not per advance), Late Payment Fee \$15.00, cannot exceed the minimum payment due.*

For more information, please call 745-4891 or 694-4891  
24 hour Loan By Phone 1-800-976-5198