



# Loan Information Chart

## (Effective January 16, 2018)

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

Auto Loans			
Type of Loan	Suggested Term	Base* Interest Rate	Terms and Conditions
New or Used	48 months	3.10%	2011 or newer.
	60 months	3.10%	
	72 months	3.60%	
	84 months	3.60%	
Older Vehicles ~ 8 to 10 years old ~	Year 2010: 24 months	3.99%	Vehicle inspection required.
	Year 2009: 18 months	4.95%	
	Year 2008: 12 months	4.95%	
Classic Cars	Up to 60 months	5.25%	Minimum 20% down payment required.
	72-144 months	7.50%	
Everyday Loan Rates & Terms			
Type of Loan	Base* Interest Rate	Usual Down Payment	Terms and Conditions
Airplanes, Boats, Motorhomes and Travel Trailers	4.00%	10% <i>minimum</i>	Contact MVFCU for terms
Motorcycles, ATVs, Jetskis, & Snowmachines	3.25%	0%	Contact MVFCU for terms
Horse Trailers, Utility Trailers, Tractors, & Riding Lawnmowers	3.25%	0%	Contact MVFCU for terms
Signature Loan (unsecured)	9.95%	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 8.25% - 11.25%	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 (907) 745-4891, (907) 694-4891, or (808) 677-6206  
24 hour Loan By Phone 1-800-976-5198