



**Madison
Credit
Union**

LOAN RATES

Effective Date: January 5, 2017

949 E. Washington Avenue • Madison, WI 53703 • Ph: 608-266-4750 • Fx: 608-266-3980

Lobby Hours Monday - Friday 8:30 am - 5:00 pm

Drive Up Hours Monday - Friday 7:30 am - 5:30 pm • Saturday 9:00 am - Noon

Credit Score	750+	749-700	699-660	659-630	629-600	599-0
	A+	A	B	C	D	E
New Vehicles*						
2016-New	Up to 100% of Purchase Price + Taxes & Fees					
Up to 36 Months	1.99%	2.24%	2.74%	4.24%	6.24%	9.24%
37 to 48 Months	2.25%	2.50%	3.00%	4.50%	6.50%	9.50%
49 to 60 Months	2.69%	2.94%	3.44%	4.94%	6.94%	9.94%
61 to 72 Months	2.99%	3.24%	3.74%	5.24%	7.24%	10.24%
73 to 84 Months	3.49%	3.74%	4.24%	5.74%	7.74%	10.74%
Used Vehicles*						
2011-2015	Up to Kelly or NADA retail value, or cash price on contract, whichever is lower					
Up to 36 Months	2.99%	3.24%	3.74%	5.24%	7.24%	10.24%
37 to 48 Months	3.24%	3.49%	3.99%	5.49%	7.49%	10.49%
49 to 60 Months	3.49%	3.74%	4.24%	5.74%	7.74%	10.74%
61 to 72 Months	3.99%	4.24%	4.74%	6.24%	8.24%	11.24%
73 to 84 Months	4.49%	4.74%	5.24%	6.74%	8.74%	11.74%
Used Older Vehicles*						
2010 & Older	Up to Kelly or NADA retail value, or cash price on contract, whichever is lower					
Up to 36 Months	3.79%	4.04%	4.54%	6.04%	8.04%	11.04%
37 to 48 Months	3.99%	4.24%	4.74%	6.24%	8.24%	11.24%
49 to 60 Months	4.25%	4.50%	5.00%	6.50%	8.50%	11.50%
New RVs, 5th Wheels, Larger Boats (over 16 ft.)*						
Up to 60 Months	7.49%	7.74%	8.24%	9.74%	11.74%	15.74%
61 to 72 Months	7.74%	7.99%	8.49%	9.99%	11.99%	15.99%
73 to 84 Months	7.99%	8.24%	8.74%	10.24%	12.24%	16.24%
85 to 120 Months	8.24%	8.74%	9.24%	10.74%	12.74%	16.74%

Used RVs, 5th Wheels, Larger Boats (over 16ft.)*						
Up to 60 months	7.99%	8.24%	8.74%	10.24%	12.24%	16.24%
61 to 72 months	8.24%	8.49%	8.99%	10.49%	12.49%	16.49%
73 to 84 months	8.49%	8.74%	9.24%	10.74%	12.74%	16.74%

New ATV, Snowmobile, Camper, Jet Ski, Boat under 16 ft., 4 Wheeler*						
2014/New						
Up to 36 Months	7.99%	8.24%	8.74%	10.24%	12.24%	16.24%
37 to 48 Months	8.19%	8.44%	8.94%	10.44%	12.44%	16.44%
49 to 60 Months	8.39%	8.64%	9.14%	10.64%	12.64%	16.64%

Used ATV, Snowmobile, Camper, Jet Ski, Boat under 16 ft., 4 Wheeler*						
2013 & Older						
Up to 24 Months	8.99%	9.24%	9.74%	11.24%	13.24%	17.24%
25 to 36 Months	9.99%	10.24%	10.74%	12.24%	14.24%	18.24%

Other Loan Types	Terms	Limits	Rates as Low as (Vary on Credit Score)
Savings Secured	Up to 60 months	100%	3.00% + Savings Rate
Certificate Secured	Up to length of CD	100%	3.00% + CD Rate
Signature Loan*	Up to 48 Months	\$10,000	6.99%
Lines of Credit (Kwik Cash)^	Revolving	\$2,500	13.9% No Annual Fee
Overdraft Credit (PAL)^	Revolving	\$2,500	15.9% No Annual Fee
VISA Card	Revolving	Open	0% Introductory Rate

Real Estate/Home Equity Loans	Terms/Limits	Rates as Low as
Home Equity **^	Line of Credit	3.49%
Second Mortgage***	10 Year Fixed Rate	4.74%
Second Mortgage***	15 Year Fixed Rate	5.99%
First Mortgage Refinance^^	10 Year Fixed Rate	2.99%
First Mortgage Refinance^^	15 Year Fixed Rate	3.24%
First Mortgage Refinance^^	20 Year Fixed Rate	3.49%

All rates are based on APR (annual percentage rate). Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. Rates reflect .25% reduction for qualifying checking account.

*\$1,000 new money required

** The annual percentage rate (APR) is based on the value of an index. The index is -.01 from the Prime Rate published in the *Wall Street Journal*. Lowest possible rate is 3.99% for a home equity line of credit (HELOC) with a loan to value ratio of 60% or less. Minimum advance for existing HELOC is \$500.

***Lowest possible rate for a second mortgage requires a loan to value ratio of 80% or less of assessed value. \$5,000 new money required. Other rates and terms available.

^^ Lowest possible rate for a first mortgage requires a loan to value ratio of 70% or less. \$10,000 new money required. Other rates and terms available.

^ Finance charges begin to accrue from the date of posting. Existing lines of credit can be disbursed without delay.

FEDERALLY INSURED BY NCUA

