



**Madison
Credit
Union**

LOAN RATES

Effective Date: September 1, 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 | 2.24% | 2.49% | 2.99% | 4.49% | 6.49% | 9.49% |
| 37 to 48 Months | 2.49% | 2.74% | 3.24% | 4.74% | 6.74% | 9.74% |
| 49 to 60 Months | 2.74% | 2.99% | 3.49% | 4.99% | 6.99% | 9.99% |
| 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 | 2.69% | 2.94% | 3.44% | 4.94% | 6.94% | 9.94% |
| 37 to 48 Months | 2.74% | 2.99% | 3.49% | 4.99% | 6.99% | 9.99% |
| 49 to 60 Months | 2.99% | 3.24% | 3.74% | 5.24% | 7.24% | 10.24% |
| 61 to 72 Months | 3.49% | 3.74% | 4.24% | 5.74% | 7.74% | 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 | 4.24% | 4.49% | 4.99% | 6.49% | 8.49% | 11.49% |
| 37 to 48 Months | 4.49% | 4.74% | 5.24% | 6.74% | 8.74% | 11.74% |
| 49 to 60 Months | 4.74% | 4.99% | 5.49% | 6.99% | 8.99% | 11.99% |
| | | | | | | |
| 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* | | | | | | |
| 2015/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* | | | | | | |
| 2014 & 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.

*\$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.



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