MOUNTAIN EMPIRE FEDERAL CREDIT UNION
Consumer Loan Rates

Loan Type	Terms	Limits	APR* as low as	APR* up to
New Autos	Up to 36 mos.		1.99%	9.99%
	37 – 48 mos.		2.99%	10.99%
	49 – 60 mos.		3.24%	11.24%
	61 – 66 mos.	>$20,000	3.39%	11.39%
	67 – 72 mos.	>$20,000	3.49%	11.49%
	73 – 84 mos.	>$20,000	3.74%	11.74%
Used Autos - 10 years old or newer	Up to 36 mos.		1.99%	9.99%
	37 – 48 mos.		3.24%	11.24%
	49 – 60 mos.		3.49%	11.49%
	61 – 66 mos.	>$20,000	3.64%	11.64%
	67 – 72 mos.	>$20,000	3.74%	11.74%
	73 – 84 mos.	>$20,000	3.99%	11.99%
Used Autos - 11 -15 years old	Up to 36 mos.		3.50%	11.50%
	37 – 48 mos.		3.99%	11.99%
	49 – 60 mos.		4.25%	12.25%
	61 – 66 mos.	>$20,000	4.50%	12.50%
	67 – 72 mos.	>$20,000	4.99%	12.99%
New & Used RV, Powersport & Equipment 10 years old or newer	Up to 36 mos.		3.00%	11.00%
	37 – 48 mos.	>$3,000	3.50%	11.50%
	49 – 60 mos.	>$8,000	4.00%	12.00%
	61 – 66 mos.	>$15,000	5.00%	13.00%
Used RV, Powersport & Equipment 11-15 years old	Up to 36 mos.		5.00%	13.00%
	37 – 48 mos.	>$3,000	5.50%	13.50%
	49 – 60 mos.	>$8,000	6.00%	14.00%
	61 – 66 mos.	>$15,000	7.00%	15.00%
Personal Loan	Up to 60 mos.		9.95%	15.95%
VISA Credit Card	3% of balance		9.90%	15.90%
VISA Secured CC	3% of balance		9.90%	9.90%
Share/Cert Secured	Up to 60 mos.		2.00%	2.00%
Debt Consolidation	Up to 60 mos.		15.00%	18.00%
HELOC	Up to 180 mos.		4.00%	Prime +2.00%

*Risk Based Pricing: The Annual Percentage Rate (APR) you receive will be within the range disclosed above and is based on your credit worthiness and other factors. All terms may not be available. Rates are subject to change. Please call for current rate information.

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