

Auto, Camper, Recreational Vehicle and Tractor Loans* (as low as)



Collateral Year	Score		Term in Months				
			Up to 36	37-48	49-63	64-72	73-144 (>\$25K)
2021-2025	A+	720+	5.00%	5.35%	5.60%	6.10%	6.50%
	A	690-719	5.35%	5.75%	6.05%	6.40%	7.80%
	B	640-689	6.80%	7.15%	7.50%	7.65%	9.40%
	C	610-639	7.50%	8.00%	8.75%	9.50%	12.75%
	D	<610	9.25%	9.50%	9.90%	11.10%	*.25% added to
2017-2020	A+	720+	5.50%	5.85%	6.00%	6.15%	Recreation, motor
	A	690-719	6.35%	6.50%	6.90%	7.25%	Coach, Camper and
	B	640-689	7.80%	7.90%	8.00%	8.15%	Trav. Trailer
	C	610-639	9.75%	10.00%	10.25%	10.50%	
	D	<610	14.90%	14.90%	14.90%	14.90%	
2013-2016	A+	720+	7.40%	7.40%	* Autos & Tractors have a max. term 84 mths.		
	A	690-719	8.05%	8.05%	* Rec. Veh. have a max. term of 72 months.		
	B	640-689	9.50%	9.50%	* Motor Coach, Travel Trailer & Campers		
	C	610-639	13.15%	13.15%	max. term is 144 months and if the loan is		
	D	<610	14.90%	14.90%	less than 10K max. term is 60 months.		

Loan Rates	
Effective 04/01/2025	

Home Equity	
Var. Rate	8.25%
Fixed Rate	8.50%
Up to 80% of value	

Real Estate		APR
10 years	5.25%	5.300%
15 years	5.75%	5.785%
20 years	6.15%	6.179%
30 years	6.45%	6.472%
All 10% down		

Mobile Home/Land APR		
15 years	6.65%	6.686%
20 years	7.15%	7.180%
20 yr. new/with foundation		
All 10% down		

Camp & Land		APR
10 years	6.00%	6.057%
15 years	6.50%	6.541%
All 20% down		

Land Only		APR
15 years	7.00%	7.041%
All 20% down		

MBL Line-of-Credit	
Real Estate	
Var. Rate	9.00%
Up to 80% of value	
WSJ Prime + 1.50%	

Unsecured Loans (as low as)

UNSECURED LOANS	Score		Term in Months			* .15% discount for direct dep, and additional .10% w/auto pay. from EMFCU acct Rate disc only applies to Auto, Camper, Rec. Vehicle, Tractor and Unsecured. All others do not offer discounted rate.
			Up to 36	37-48	49-60	
\$15,000.00 MAXIMUM AMOUNT	A+	720+	9.25%	10.25%	11.25%	
	A	690-719	10.50%	11.50%	12.50%	
	B	640-689	11.60%	12.60%	13.60%	
	C	610-639	14.50%	15.50%	16.50%	
	D	<610	16.50%	17.50%	18.00%	

Pledged Loans
<u>Share</u>
120 Month max. term 3.00%
<u>Certificate</u>
3% above CD Rates
60 Month maximum term

Energy Loans
12 months 3.89%
\$3,000.00 Maximum

Visa® Credit Cards		Heavy Equipment - "As Low As" 10% Down	
Fixed Rate	9.90%	<u>New</u>	<u>Used</u>
Up to \$10,000 L-O-C		48 mos. 6.50%	7.00%
		60 mos. 6.75%	7.25%

APR = ANNUAL PERCENTAGE RATE

