

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+	4.90%	5.20%	5.45%	6.00%	6.45%
	A	690-719	5.25%	5.65%	5.95%	6.30%	7.75%
	B	640-689	6.75%	7.00%	7.45%	7.60%	9.40%
	C	610-639	7.45%	7.95%	8.70%	9.45%	12.75%
	D	<610	9.25%	9.50%	9.90%	11.10%	*.25% added to
2017-2020	A+	720+	5.15%	5.45%	5.70%	6.10%	Recreation, motor
	A	690-719	5.60%	5.90%	6.20%	6.80%	Coach,Camper and
	B	640-689	7.50%	7.70%	7.85%	8.05%	Trav. Trailer
	C	610-639	9.70%	9.90%	10.15%	10.40%	
	D	<610	14.90%	14.90%	14.90%	14.90%	
2013-2016	A+	720+	7.00%	7.00%	* Autos & Tractors have a max. term 84 mths.		
	A	690-719	7.85%	7.85%	* Rec. Veh. have a max. term of 72 months.		
	B	640-689	9.35%	9.35%	* 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 06/01/2025	

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%
30 Years	7.65%	7.674%

All 10% down - 20 yr new/
with foundation

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			
			Up to 36	37-48	49-60	
\$15,000.00 MAXIMUM AMOUNT	A+	720+	8.99%	9.99%	10.99%	*.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.
	A	690-719	10.25%	11.25%	12.25%	
	B	640-689	11.50%	12.50%	13.50%	
	C	610-639	14.50%	15.50%	16.50%	
	D	<610	16.50%	17.50%	18.00%	

Pledged Loans
Share
120 Month max. term 3.00%
Certificate
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%	New	Used	
Up to \$10,000 L-O-C	48 mos. 6.50%	7.00%	
	60 mos. 6.75%	7.25%	

APR = ANNUAL PERCENTAGE RATE

