



Effective: 7/1/2025

Auto Loans\* (as low as)

Collateral Year	Score	Term in Months				
		Up to 36	37-48	49-63	64-72	73-84(>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%	
2017-2020	A+ 720+	5.15%	5.45%	5.70%	6.10%	
	A 690-719	5.60%	5.90%	6.20%	6.80%	
	B 640-689	7.50%	7.70%	7.85%	8.05%	
	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%			
	A 690-719	7.85%	7.85%			
	B 640-689	9.35%	9.35%			
	C 610-639	13.15%	13.15%			
	D <610	14.90%	14.90%			

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+	5.15%	5.45%	5.70%	6.25%	6.70%
	A 690-719	5.50%	5.90%	6.20%	6.55%	8.00%
	B 640-689	7.00%	7.25%	7.70%	7.85%	9.65%
	C 610-639	7.70%	8.20%	8.95%	9.70%	13.00%
	D <610	9.50%	9.75%	10.15%	11.35%	
2017-2020	A+ 720+	5.40%	5.70%	5.95%	6.35%	
	A 690-719	5.85%	6.15%	6.45%	7.05%	
	B 640-689	7.75%	7.95%	8.10%	8.30%	
	C 610-639	9.95%	10.15%	10.40%	10.65%	
	D <610	15.15%	15.15%	15.15%	15.15%	
2013-2016	A+ 720+	7.25%	7.25%			
	A 690-719	8.10%	8.10%			
	B 640-689	9.60%	9.60%			
	C 610-639	13.40%	13.40%			
	D <610	15.15%	15.15%			

\*Tractors have a max term of 84 months

\*Rec Vehicles have a max term of 72 months

\*Motor Coach, travel trailer and campers  
max. term is 144 months and if the loan is  
less than 10K max. term is 60 months.

\*.15% Discount for Direct Deposit into EMFCU

.10% Discount for auto pay from EMFCU account



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### Other Consumer Loans

Unsecured Loans					
Personal Loans				Energy Loans	
Score	Term		49-60	12 Months	
	Up to 36	37-48			
A+	720+	8.99%	9.99%	10.99%	3.89%
A	690-719	10.25%	11.25%	12.25%	\$3,000 Max loan amount
B	640-689	11.50%	12.50%	13.50%	Visa® Credit Cards
C	610-639	14.50%	15.50%	16.50%	Fixed Rate: 9.90%
D	<610	16.50%	17.50%	18.00%	Up to \$10,000 L-O-C

Pledged Loans	
Share	Certificate
120 Month max term	60 Month Max term
3.00%	3% above CD Rate

Heavy Equipment		
As low as 10% down		
Term	New	Used
48 Months	6.50%	7.00%
60 Months	6.75%	7.25%

\*.15% Discount for Direct Deposit into EMFCU  
 .10% Discount for auto pay from EMFCU account  
 Discount does not apply to heave equipment



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### Real Estate Rates

Home Loan Rates			Mobile Home Rates		
Term	Rate	APR	Term	Rate	APR
10 Year	5.25%	5.327%	10 Year	6.25%	6.328%
15 Year	5.75%	5.805%	15 Year	6.75%	6.806%
20 Year	6.15%	6.194%	20 Year	7.15%	7.196%
30 Year	6.45%	6.484%	30 Year	7.45%	7.723%
If occupancy is second home or investment, term restricted to 15 years			If mobile home was built before June 15, 1976 the term is restructured to 15 years		
Camp Loans			Land Loans		
80% LTV or Below			80% LTV or Below		
Term	Rate	APR	Term	Rate	APR
10 Year	6.00%	6.078%	10 Year	6.50%	6.579%
15 Year	6.50%	6.556%	15 Year	7.00%	7.057%
Over 80% LTV			Over 80% LTV		
10 Year	7.00%	7.080%	10 Year	7.50%	8.043%
15 Year	7.50%	7.558%	15 Year	8.00%	8.059%

Home Equity		
Variable Rate	Fixed Rate	MBL Line of credit- RE Secured
8.25%	8.50%	9.00%
WSJ Prime +.75%		WSJ Prime rate + 1.5%
Up to 90% LTV		Up to 80% LTV

APR assumes loan amount of \$100,000