



Effective: 12/1/2025

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+	4.85%	4.95%	5.00%	5.50%	6.00%
	A 690-719	5.10%	5.20%	5.45%	5.85%	6.35%
	B 640-689	6.15%	6.25%	6.50%	6.90%	8.00%
	C 610-639	7.25%	7.50%	7.90%	8.50%	11.00%
	D <610	9.25%	9.50%	9.90%	11.10%	
2017-2020	A+ 720+	5.15%	5.25%	5.50%	5.90%	
	A 690-719	5.40%	5.50%	5.75%	6.15%	
	B 640-689	6.40%	6.50%	6.75%	7.15%	
	C 610-639	8.25%	8.75%	9.25%	10.25%	
	D <610	14.90%	14.90%	14.90%	14.90%	
2013-2016	A+ 720+	6.85%	6.85%			
	A 690-719	7.70%	7.70%			
	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(>40K)
2021-2025	A+ 720+	5.10%	5.20%	5.25%	5.75%	6.25%
	A 690-719	5.35%	5.45%	5.70%	6.10%	6.60%
	B 640-689	6.40%	6.50%	6.75%	7.15%	8.25%
	C 610-639	7.50%	7.75%	8.15%	8.75%	11.25%
	D <610	9.50%	9.75%	10.15%	11.35%	
2017-2020	A+ 720+	5.40%	5.50%	5.75%	6.15%	
	A 690-719	5.65%	5.75%	6.00%	6.40%	
	B 640-689	6.65%	6.75%	7.00%	7.40%	
	C 610-639	8.50%	9.00%	9.50%	10.50%	
	D <610	15.15%	15.15%	15.15%	15.15%	
2013-2016	A+ 720+	7.10%	7.10%			
	A 690-719	7.95%	7.95%			
	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 *.15% Discount for Direct Deposit into EMFCU
 *Rec Vehicles have a max term of 72 months .10% Discount for auto pay from EMFCU acct.
 *Motor Coach, travel trailer, campers & boats
 max term is 144 months and if the loan is
 less than 10K max. term is 60 months.



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Other Consumer Loans

Unsecured Loans					
Personal Loans				Energy Loans	
Score		Term			
	Up to 36	37-48	49-60	12 Months	
A+	720+	8.50%	9.50%	10.50%	3.89%
A	690-719	9.99%	10.99%	11.99%	\$3,000 Max loan amount
B	640-689	11.25%	12.25%	13.25%	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%

Christmas Loans	
12 Month Term	
3.99%	
\$3,000 Maximum loan amount	

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



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Real Estate Rates

Home Loan Rates			Mobile Home Rates		
Term	Rate	APR	Term	Rate	APR
10 Year	5.00%	5.077%	10 Year	6.00%	6.078%
15 Year	5.35%	5.404%	15 Year	6.35%	6.406%
20 Year	5.80%	5.843%	20 Year	6.80%	6.845%
30 Year	6.00%	6.033%	30 Year	7.00%	7.035%

If occupancy is second home or investment, term restricted to 15 years

If mobile home was built before June 15, 1976 the term is restricted 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	6.35%	6.406%	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	7.35%	7.407%	15 Year	8.00%	8.059%

Home Equity			
I/O HELOC	Fixed Rate		MBL Line of credit- RE Secured
	Up to 80% LTV		8.75%
	Term	Rate/APR	WSJ Prime rate + 1.5%
6.75%	5 Year	5.25%	Up to 80% LTV
US Prime -.50%	10 Year	5.75%	
	15 Year	6.25%	
	Up to 90% LTV		
7.25%	5 Year	5.75%	.5% Rate increase for investment properties On all real estate loans
US Prime Rate	10 Year	6.25%	
	15 Year	6.50%	

APR assumes loan amount of \$100,000