



Effective: 1/1/2026

Auto Loans* (as low as)

| Collateral Year | Score | Term in Months | | | | |
|-----------------|-------|----------------|--------|--------|--------|-------------|
| | | Up to 36 | 37-48 | 49-63 | 64-72 | 73-84(>25K) |
| 2022-2026 | A+ | 720+ | 4.45% | 4.75% | 4.85% | 5.25% |
| | A | 690-719 | 4.60% | 5.00% | 5.10% | 5.50% |
| | B | 640-689 | 6.00% | 6.15% | 6.35% | 6.75% |
| | C | 610-639 | 7.25% | 7.50% | 7.90% | 8.50% |
| | D | <610 | 9.25% | 9.50% | 9.90% | 11.10% |
| | A+ | 720+ | 5.00% | 5.25% | 5.50% | 5.90% |
| 2018-2021 | 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% |
| 2014-2017 | 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% | | |
| 2014-2017 | 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) |
| 2022-2026 | A+ | 720+ | 4.70% | 5.00% | 5.10% | 5.50% |
| | A | 690-719 | 4.85% | 5.25% | 5.35% | 5.75% |
| | B | 640-689 | 6.25% | 6.40% | 6.60% | 7.00% |
| | C | 610-639 | 7.50% | 7.75% | 8.15% | 8.75% |
| | D | <610 | 9.50% | 9.75% | 10.15% | 11.35% |
| | A+ | 720+ | 5.25% | 5.50% | 5.75% | 6.15% |
| 2018-2021 | 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% |
| 2014-2017 | 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% | | |
| 2014-2017 | 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% |

*.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 | | 8.25% |
| Term | | WSJ Prime rate + 1.5% |
| 6.25% | 5 Year | 5.25% |
| US Prime -.50% | 10 Year | 5.75% |
| | 15 Year | 6.25% |
| Up to 90% LTV | | |
| 6.75% | 5 Year | 5.75% .5% Rate increase for investment properties |
| US Prime Rate | 10 Year | 6.25% On all real estate loans |
| | 15 Year | 6.50% |

APR assumes loan amount of \$100,000