

## Loan Rates – January 16, 2025

Apply by phone at 281.398.9900 or  
online at mccu.com

Loan Type	Term	Rates as low as Annual Percentage Rate
New Autos <sup>1</sup>	12 – 36 months <sup>2</sup>	4.49%
Pre-Owned Autos <sup>1</sup>	12 – 36 months <sup>3</sup>	4.49%
RVs, Motorcycles & ATVs <sup>1</sup>	12 – 36 months <sup>4</sup>	6.49%
Boats <sup>1</sup>	12 – 36 months <sup>4</sup>	6.49%
Boats (over \$50,000) <sup>1</sup>	85 – 120 months <sup>5</sup>	8.49%
<b>Affordable Protection Products Available</b>	Guaranteed Auto Protection (GAP), MCCU Warranty Protection Multi-Shield Protection, Involuntary Unemployment & Family Medical Leave of Absence, All Cause Life, All Cause Disability, Auto & Home Insurance	<b>Inquire for pricing</b>
<b>Additional Discounts Available</b>	Hero Program Discounts <sup>6</sup>	
<b>First Time New Auto<sup>7</sup></b>	12-36 months	<b>8.00%</b>
	37-60 months	<b>8.49%</b>
<b>First Time Pre-Owned Auto<sup>7</sup></b>	12-36 months	<b>8.10%</b>
	37-60 months	<b>8.65%</b>
<b>Personal Loans</b>		
Line of Credit	Not Applicable	<b>10.50%</b>
Debt Consolidation Personal Loan <sup>8</sup>	25-36 months <sup>9</sup>	<b>7.99%</b>
Personal (Unsecured Signature Loan) <sup>10</sup>	0-12 months <sup>11</sup>	<b>8.99%</b>
	13-24 months	<b>8.99%</b>
	25-36 months	<b>8.99%</b>
	37-60 months	<b>9.99%</b>
	61-72 months (minimum loan amount is \$20,000)	<b>10.99%</b>
Seasonal (Unsecured Signature Loan)	12 months (\$1,000 - \$5,000)	<b>8.99%</b>
HomePlus Personal Loan <sup>12</sup>	37-60 months	<b>9.79%</b>
	61-72 months	<b>11.24%</b>
<b>Secured Loans</b>		
Share Secured (Variable)	9 months – 120 months	<b>Regular Share + 3.00%</b>
CD Secured (Fixed)	Length of CD	<b>CD rate + 2.5%</b>
<b>Mortgage &amp; Home Equity<sup>13</sup></b>	Home Mortgage loans are available on residential primary residences, second/vacation properties, and investment properties located in Texas. Manufactured homes not allowed. Rates are issued daily. Please contact a Mortgage Loan Officer at 281.754.1103.	
<b>Land Loans</b>	Land loans are available on unimproved and rural residential properties located in Texas. Agricultural and farm & ranch loans are not allowed. Our maximum loan-to-value is 80% with a 45% maximum DTI and a minimum 660 FICO. No history of bankruptcy or foreclosures. Full appraisals and title policies are required. Rates are issued daily. Please Contact a Mortgage Loan Officer at 281.754.1103.	
<b>Credit Cards<sup>14</sup></b>	<b>0%</b> introductory rate on purchases for first 6 months and on balance transfers for the first 12 months – valid for new card holders only.	After introductory rate expires, rates between <b>11.00% - 18.00%</b>



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### Disclosures

APR = Annual Percentage Rate. Rates are subject to change without notice. Each application is evaluated on an individual basis. Loan advances are granted based upon the applicant(s) credit history, ability to repay, purpose, stability and collateral. Loan advances are not granted based upon method of repayment. On variable rate loans, the Annual Percentage Rate (APR) for new advances and existing balances is based on an index which is the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the 15<sup>th</sup> day of the month for the preceding three months and is subject to change monthly. The index figure is posted in the lobby of each credit union office.

**1** Rate shown reflects available rate discounts. Members Choice members can get up to .50% in rate discounts for Auto Loans: .10% for an automatic loan payment transfer from an MCCU checking account, .30% for checking account direct deposit at the time of funding, .10% for a new or increased Credit Card.

**2** Annual Percentage Rate of 4.49% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$85.37 per \$1,000 borrowed at 4.49%. Discounts have been applied to the rate of 4.49%. We offer other terms up to 84 months.

**3** Annual Percentage Rate of 4.49% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$85.37 per \$1,000 borrowed at 4.49%. Discounts have been applied to the rate of 4.49%. For vehicles with mileage above 50,000 a rate increase of .50% will apply. For vehicles with mileage above 100,000 a rate increase of 1.00% will apply. We offer other terms up to 84 months.

**4** Annual Percentage Rate of 6.49% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$86.29 per \$1,000 borrowed at 6.49%. Discounts have been applied to the rate of 6.49%. We offer other terms up to 120 months.

**5** Annual Percentage Rate of 8.49% is for an approximate term of 85-120 months. Payment example: 12 monthly payments of \$87.22 per \$1,000 borrowed at 8.49%. Discounts have been applied to the rate of 8.49%. We offer other terms up to 120 months.

**6** Hero Discounts are limited to individuals in the following Professions: Medical Professionals such as doctors and nurses, Active-Duty Law Enforcement Officers, Active-Duty Military and Military Veterans, Teaching Profession – Teachers and Administrative Staff. Members Choice Hero members can qualify for the following loan benefits: 1.00% rate reduction on Personal Unsecured Signature Loans and 0.50% rate reduction on Vehicle Loans with a loan term of 37 months or higher. Limited time loan offer. No other discounts will apply.

**7** Rate shown reflects available rate discounts. First time auto buyer Members Choice members can get up to .50% in rate discounts: .10% for an automatic loan payment transfer from an MCCU checking account, .30% for checking account direct deposit at the time of funding, .10% for a new or increased Credit Card. Must be a member or eligible for membership to qualify for and obtain a loan or discounts. Loan can fund new or used vehicles only and does not apply to boats, recreational vehicles or motorcycles. Must be employed for a minimum of 12 months in a full or part time position. Payment may not exceed 20% of gross monthly income; proof of income required. Maximum loan to value (LTV) 90% of retail, with a minimum of tax, title and license cash down payment; not to exceed \$30,000. Proof of insurance required at time of purchase. Terms up to 60 months including coverage benefits that include GAP, multi-shield and warranties. First payment required after 60 days. First time auto buyer loans are not eligible for our rate match program.

**8** Rate shown reflects available rate discounts. Members Choice members can get a 3.00% rate discount for Unsecured Personal Loans used for Debt Consolidation purposes. Minimum term is 25 months. No other discounts will apply. Other rates and terms are available. Subject to credit review. May not be combined with other offers. Other terms and conditions may apply.

**9** Annual Percentage Rate of 7.99% is for an approximate term of 25-36 months. Payment example: 12 monthly payments of \$86.98 per \$1,000 borrowed at 7.99%. Discounts have been applied to the rate of 7.99%. We offer other terms up to 72 months.

**10** Rate shown reflects available rate discounts. Members Choice members can get up to 2.00% in rate discounts for Personal Unsecured Signature Loans: .50% for an automatic loan payment transfer from an MCCU checking account, 1.00% for checking account direct deposit at the time of funding, .50% for a new or increased Credit Card.

**11** Annual Percentage Rate of 8.99% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$88.38 per \$1,000 borrowed at 8.99%. Discounts have been applied to the rate of 8.99%. We offer other terms up to 72 months.

**12** Rate shown reflect available rate discounts. For homeowners with at least one year of current mortgage payments. Certain tax benefits may not apply. You should consult your tax advisor for information regarding the deductibility of interest and charges. Members Choice members can get up to 1.50% in rate discounts: .75% for 15-year homeownership (.25% for every 5 years), .25% for a mortgage with MCCU, .25% for an auto loan with MCCU, .25% for an automatic loan payment transfer from an MCCU checking account.

**13** Loan amounts \$5,000 - \$350,000. Maximum term is 20 years. Available for first or second lien position only. Third lien position not allowed. Available on residential primary residences, second/vacation properties, and investment properties located in Texas. Maximum combined loan to value on primary residences and second/vacation homes is 80%. Maximum combined loan to value on investment properties is 75%. Please contact a Mortgage Loan Officer at 281.754.1103 to discuss terms and conditions.

**14** A balance transfer could take up to six weeks to appear on your new card, depending on your previous card issuer. Check your accounts to track progress, and make sure you continue to make at least the minimum payment on the card you transferred the balance from on time to avoid late fees. 3% Balance Transfer Fee.

