

| Loan Type  | Term  | Rates as low as Annual Percentage Rate |  |
|--|---|--|--|
| New Autos*   | 12 – 36 months <sup>1</sup>   | 1.99%                                  |  |
| Pre-Owned Autos*   | 12 – 36 months <sup>1</sup>   | 1.99%                                  |  |
| Boats*   | 12 – 36 months <sup>2</sup>   | 4.40%                                  |  |
| Boats (over \$50,000)*   | 85 – 120 months <sup>3</sup>  | 6.89%                                  |  |
| RVs, Motorcycles & ATVs*   | 12 – 36 months <sup>2</sup>   | 4.40%                                  |  |
| <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>First Time New Auto**</b>   | 12-36 months  | 4.26%                                  |  |
|  | 37-60 months  | 4.76%                                  |  |
| <b>First Time Pre-Owned Auto**</b>   | 12-36 months  | 4.69%                                  |  |
|  | 37-60 months  | 5.30%                                  |  |
| <b>Personal Loans</b>  |   |  |  |
| Line of Credit   | Not Applicable  | 6.99%                                  |  |
| <b>Personal (Unsecured Signature Loan)*</b><br><i>For a limited time, members receive an additional MCCU 80<sup>th</sup> Anniversary rate discount of .80% on Unsecured Signature Loans***</i> | 0-12 months   | <del>7.14%</del>                       | <b>6.04%***</b>  |
|  | 13-24 months  | <del>8.14%</del>                       | <b>7.04%***</b>  |
|  | 25-36 months  | <del>9.14%</del>                       | <b>8.04%***</b>  |
|  | 37-60 months  | <del>9.55%</del>                       | <b>8.45%***</b>  |
|  | 61-72 months (minimum loan amount is \$35,000)  | <del>10.39%</del>                      | <b>9.29%***</b>  |
| Seasonal (Unsecured Signature Loan)*   | 12 months (\$1,000 - \$5,000)   | <del>6.14%</del>                       | <b>5.04%***</b>  |
| Home Plus Personal Loan****  | 37-60 months  | 5.75%                                  |  |
| <b>Secured Loans</b>   |   |  |  |
| Share Secured (Variable)   | 9 months – 120 months   | Regular Share + 3.00%                  |  |
| CD Secured (Fixed)   | Length of CD  | CD rate + 2.5%                         |  |
| Home Equity <sup>4</sup>   | 60 months – 240 months  | 4.405%                                 |  |
| Home Improvement <sup>5</sup>  | 60 - 240 months   | 4.405%                                 |  |
| <b>Mortgage</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 90% with a 45% maximum DTI and a minimum 680 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>6</sup></b>  | 0% 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>6.75% - 18.00%</b> |

### 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.

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

\*\* Rate shown reflect available rate discounts. First time auto buyer Members Choice members can get up to .30% in rate discounts: .10% for an automatic loan payment transfer from an MCCU checking account, .10% 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 in order 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.

\*\*\* Rate shown reflect available rate discounts. For a limited time, Members Choice members can get an additional automatic 80<sup>th</sup> Anniversary rate discount of .80% on Unsecured Signature Loans for being a current member (no prior relationship requirement). Personal Lines and Credit and HomePlus Personal Loans are not eligible.

\*\*\*\* Rate shown reflect available rate discounts. For homeowners. 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.

**1** Annual Percentage Rate of 1.99% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$84.19 per \$1,000 borrowed at 1.99%. Discounts have been applied to the rate of 1.99%. We offer other terms up to 84 months.

**2** Annual Percentage Rate of 4.40% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$85.33 per \$1,000 borrowed at 4.40%. Discounts have been applied to the rate of 4.40%. We offer other terms up to 120 months.

**3** Annual Percentage Rate of 6.89% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$86.48 per \$1,000 borrowed at 6.89%. Discounts have been applied to the rate of 6.89%. We offer other terms up to 84 months.

**4** 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.

**5** 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 is 95%. Maximum combined loan to value on 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.

**6** 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.