

Loan Type	Term	Rates as low as Annual Percentage Rate*
New Autos	12 – 36 months ¹	1.89%
Pre-Owned Autos	12 – 36 months	1.89%
Boats	12 – 36 months ²	4.40%
Boats (over \$50,000)	85 – 120 months ³	6.89%
RVs, Motorcycles & ATVs	12 – 36 months ²	4.40%
Affordable Protection Products Available	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	Inquire for pricing
Personal Loans		
Line of Credit	Not Applicable	8.49%
Personal (Unsecured Signature Loan)	0-12 months	5.89%
	13-24 months	6.89%
	25-36 months	7.89%
	37-60 months	8.05%
	61-72 months (minimum loan amount is \$35,000)	8.89%
Secured Loans		
Share Secured (Variable)	9 months – 120 months	Regular Share + 3.00%
CD Secured (Fixed)	Length of CD	CD rate + 2.5%
Home Equity ⁴	60 months – 240 months Please contact a Mortgage Loan Officer at 281.754.1103 to discuss terms and conditions.	4.405%
Home Improvement ⁵	60 - 240 months Please contact a Mortgage Loan Officer at 281.754.1103 to discuss terms and conditions.	4.405%
Mortgage	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.	
Credit Cards ⁶	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 6.75% - 18.00%

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 15th 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.

* Auto Transfer from MCCU Checking, New or Increased Credit Card each qualifies for a .10% rate discount.

¹ Annual Percentage Rate of 1.89% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$84.19 per \$1,000 borrowed at 1.89%. Discounts have been applied to the rate of 1.89%. 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%.

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%.

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.

Rates effective 05/14/2020

