members choice credit union

281.398.9900 / 800.753.2428 / mccu.com

Loan Rates – September 24, 2026

Apply by phone at 281.398.9900 or online at mccu.com

Loan Type	Term	Rates as low as Annual Percentage Rate
New Autos[1]	12 – 36 months[2]	**3.49%**
Pre-Owned Autos[1]	12 – 36 months[3]	**3.49%**
RVs, Motorcycles & ATVs[1]	12 – 36 months[4]	**3.99%**
Boats[1]	12 – 36 months[4]	**3.99%**
Boats (over $80,000)[1]	121 - 180 months[5]	**7.24%**
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**
Additional Discounts Available	Hero Program Discounts[6]	
Personal Loans		
Line of Credit	Not Applicable	**10.50%**
Personal (Unsecured Signature Loan)[7]	0-12 months[8]	**8.24%**
	13-24 months	**10.24%**
	25-36 months	**11.24%**
	37-60 months	**12.24%**
	61-72 months (minimum loan amount is $20,000)	**13.24%**
	73-84 months (minimum loan amount is $30,000)	**13.24%**
Secured Other (Mowers/Tractors)[7]	0-12 months[9] (minimum loan amount is $5,000)	**6.24%**
HomeRewards Personal Loan[10]	37-60 months[11]	**8.49%**
	61-72 months	**9.49%**
	73-84 months	**10.49%**
Secured Loans		
Share Secured (Variable)	9 months – 120 months	**Regular Share + 3.00%**
CD Secured (Fixed)	Length of CD	**CD rate + 2.5%**
Mortgage & Home Equity[12]	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.	
Land Loans	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.	
Credit Cards[13]	**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 **10.25% - 18.00%**

Your funds are federally insured to at least $250,000 and backed by the faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

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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 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.

1 Rate shown reflects available standard rate discounts but do not include additional HERO discounts available to qualifying members. Members Choice members can get up to 2.00% in standard rate discounts for Auto Loans: .25% for an automatic loan payment transfer from an MCCU checking account, 1.00% for MCCU checking account direct deposit within 60 days of funding with a minimum of $1,000 per month, .25% for a new or existing MCCU Credit Card, .25% for MCCU extended warranty and .25% for MCCU Payment Protection.

Note: Financing is limited to vehicles with a valid Texas title. Out-of-state titled vehicles may not be eligible.

2 Annual Percentage Rate of 3.49% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of $84.92 per $1,000 borrowed at 3.49%. Standard rate discounts have been applied to the rate of 3.24%. HERO Member may be eligible for additional discounts. We offer other terms up to 84 months.

3 Annual Percentage Rate of 3.49% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of $84.92 per $1,000 borrowed at 3.49%. Standard rate discounts have been applied to the rate of 3.49%. HERO Members may be eligible for additional discounts. 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 3.99% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of $85.15 per $1,000 borrowed at 3.99%. Standard rate discounts have been applied to the rate of 3.99%. HERO Members may be eligible for additional discounts. We offer other terms up to 180 months.

5 Annual Percentage Rate of 7.24% is for an approximate term of 121-180 months. Payment example: 12 monthly payments of $86.64 per $1,000 borrowed at 7.24%. Standard rate discounts have been applied to the rate of 7.24%. HERO Members may be eligible for additional discounts. We offer other terms up to 180 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) an additional 1.00% rate reduction on Personal Unsecured Signature Loans on top of other available standard rate discounts excluding HomeRewards Personal Loan and 2) an additional 0.50% rate reduction on Vehicle Loans on top of other available standard rate discounts excluding loan terms of 12-36 months. Vehicle Loan discounts may not be applied to the Match or Beat a Program, and existing MCCU vehicle loans may not be refinanced. You must select "I qualify as a HERO" in the application to receive this benefit. Subject to verification.

7 Rate shown reflects available standard rate discounts but do not include additional HERO discounts available to qualifying members. Members Choice members can get up to 1.75% in standard rate discounts for Personal Unsecured Signature Loans: .25% for an automatic loan payment transfer from an MCCU checking account, 1.00% for MCCU checking account direct deposit within 60 days of funding with a minimum of $1,000 per month, .25% for a new or existing MCCU credit card, and .25% for MCCU Payment Protection.

8 Annual Percentage Rate of 8.24% is for an approximate term of 12 months. Payment example: 12 monthly payments of $87.10 per $1,000 borrowed at 8.24%. Standard rate discounts have been applied to the rate of 8.24%. HERO Members may be eligible for additional discounts. We offer other terms up to 84 months.

9 Annual Percentage Rate of 6.24% is for an approximate term of 0-12 months. Payment example: 12 monthly payments of $86.18 per $1,000 borrowed at 6.24%. Standard rate discounts have been applied to the rate of 6.24%. HERO Members may be eligible for additional discounts. We offer other terms up to 72 months. A UCC Lien is required.

10 Rate shown reflect available standard 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 2.75% in rate discounts: .75% for 15-year homeownership (.25% for each five year increment of home ownership (5, 10 or 15), .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, 1.00% for MCCU checking account direct deposit within 60 days of funding with a minimum of $1,000 per month, and .25% for MCCU Payment Protection.

11 Annual Percentage Rate of 8.49% is for an approximate term of 37-60 months. Payment example: 12 monthly payments of $87.22 per $1,000 borrowed at 8.49%. Standard rate discounts have been applied to the rate of 8.49%. We offer other terms up to 84 months.

12 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.

13 Introductory 0% APR applies to purchases for 6 months and balance transfers for 12 months from account opening. After each introductory period, 10.75% to 18.00% variable APR applies, based on creditworthiness; APR varies with the Prime Rate. Balance transfers must be initiated within 180 days, may take up to 15 business days to process, and are subject to a 3% balance transfer fee. Continue making payments on transferred accounts until complete.

Your funds are federally insured to at least $250,000 and backed by the faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

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