



**LOAN RATES EFFECTIVE 01/01/2025**

<b>LOAN TYPE</b>	<b><u>ANNUAL PERCENTAGE RATE</u></b>	<b><u>MAXIMUM LIMIT</u></b>	<b><u>MAXIMUM TERM M=MONTHS</u></b>	<b><u>% AMOUNT FINANCED RETAIL VALUE/CLTV</u></b>
<b><u>SHARE SECURED</u></b>				
**Shares	APY+2.00% APR	**	60 M	**
**Share Certificate	APY+2.00% APR	**	60 M	**
<b><u>UNSECURED</u></b>				
*Signature Loan	As low as 10.00% APR	*\$5,000	36 M	
Line of Credit (Share Draft Overdraft Protection)	18.00% APR	\$500	N/A	
Payday Option Loan	18.00% APR	\$1000	6M	
<b><u>AUTO - NEW</u></b>				
	As low as 2.75% APR	***	72 M	100%
<b><u>AUTO - USED</u></b>				
Late Model Used (Current Year + 3 Years)	As low as 2.75% APR	***	72 M	100%
Used (Over 4Years)	As low as 4.50% APR	CRV	60 M	100%
Used (Over 10 Years)	As low as 6.50% APR	CRV	36 M	100%
<b><u>BOATS, CYCLES, CAMPERs, RV's- NEW</u></b>				
	As low as 3.75% APR	CRV	72 M	100%
<b><u>BOATS, CYCLES, CAMPERs, RVs - USED</u></b>				
Late Model Used (Current Year + 3 Years)	As low as 4.25% APR	***	60 M	100%
Used (Over 4 Years)	As low as 5.75% APR	***	60 M	100%
Used (Over 7 Years)	As low as 6.75% APR	***	36 M	100%

**ASSIGNED APR (ANNUAL PERCENTAGE RATE) IS DETERMINED BY CREDIT SCORE.**

Members having a Credit Score of A may be allowed a higher CLTV (Combined Loans to Value)

LV = Loan Value APY = Annual Percentage Yield APR = Annual Percentage Rate CLTV=Combined Loans to Value

\* **Combined Loan Balances subject to maximum unsecured loan limit of \$5,000. Payday Option Loans are excluded from maximum unsecured loan limits.**

\*\* Limits based on available assets and reserves.

\*\*\* Maximum amounts on loans secured by autos, boats, cycles and RVs are based on current market value.

\*\*\*\*Maximum unsecured debt to MSDFCU of \$7,000.00

Members maintaining an ACTIVE Share Draft Account WITH PAYROLL DD OR DIRECT DEPOSIT will receive a .50% discount on any new or refinanced loan. Special Loan Promotions, Overdraft Protection, Share Secured and Payday Option Loans are excluded from discount pricing. Lowest Annual Percentage Rates listed include the Active Share Draft Account with Payroll DD or Direct Deposit discount.

**RATES, LIMITS, AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE.**