



LOAN RATES EFFECTIVE 01/01/2026

<u>LOAN TYPE</u>	<u>ANNUAL PERCENTAGE RATE</u>	<u>MAXIMUM LIMIT</u>	<u>MAXIMUM TERM M=MONTHS</u>	<u>% AMOUNT FINANCED RETAIL VALUE/CLTV</u>
<u>SHARE SECURED</u>				
**Shares	APY+2.00% APR	**	60 M	**
**Share Certificate	APY+2.00% APR	**	60 M	**
<u>UNSECURED</u>				
*Signature Loan	As low as 11.50% 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	
<u>AUTO - NEW</u>				
	As low as 4.25% APR	***	72 M	100%
<u>AUTO - USED</u>				
Late Model Used (Current Year + 3 Years)	As low as 4.25% APR	***	72 M	100%
Used (Over 4 Years)	As low as 6.00% APR	CRV	60 M	100%
Used (Over 10 Years)	As low as 8.00% APR	CRV	36 M	100%
<u>BOATS, CYCLES, CAMPERS, RV's- NEW</u>				
	As low as 5.25% APR	CRV	72 M	100% 100% 100%
<u>BOATS, CYCLES, CAMPERS, RVs - USED</u>				
Late Model Used (Current Year + 3 Years)	As low as 5.75% APR	***	60 M	100%
Used (Over 4 Years)	As low as 7.25% APR	***	60 M	100%
Used (Over 7 Years)	As low as 8.25% 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 \$7,200.00

Special Loan Promotions, Overdraft Protection, Share Secured and Payday Option Loans are excluded from discount pricing.

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