

# ***McNEESE FEDERAL CREDIT UNION***

## ***LOAN RATES***

### ***NEW VEHICLES:***

(NEW / PROGRAM VEHICLES and other NEW COLLATERAL  
in excess of \$8,000 with 100% FINANCING plus TT&L & extended warranty)

***2.99% A.P.R.*** up to **36** months (3 years)

***3.99% A.P.R.*** up to **48** months (4 years)

***4.65% A.P.R.*** up to **60** months (5 years)

***4.99% A.P.R.*** up to **72** months (6 years)

***6.45% A.P.R.*** up to **84** months (7 years) \*\*\*

\*\*\* \$30,000 minimum loan amount including TT&L and extended warranty,  
with an *\*excellent rate rating*.

### ***NEW VEHICLE REFINANCING SPECIAL:***

If you financed a **NEW** vehicle elsewhere within the past 12 months at a rate higher than **2.99%**, we would like the opportunity to refinance your loan and help you ***SAVE MONEY !!!***

### ***USED VEHICLES:***

***4.95% A.P.R.*** up to **60** months for **2008, 2009** and **2010** models

***5.75% A.P.R.*** up to **48** months for **2005, 2006** and **2007** models

***6.50% A.P.R.*** up to **24** months for **2003** and **2004** models

### ***SHARE LOANS:***

***2.95% A.P.R.*** up to **24** months (2 years)

***3.95% A.P.R.*** up to **72** months (6 years)

### ***CONSOLIDATION LOANS:***

***6.99% A.P.R.*** up to **48** months \$12,000 maximum with an *\*excellent credit rating*.

***8.99% A.P.R.*** up to **36** months \$8,000 maximum

### ***SIGNATURE LOANS:***

***6.99% A.P.R.*** up to **48** months with an *\*excellent credit rating*

***9.95% A.P.R.*** up to **24** months

***11.75% A.P.R.*** up to **48** months

#### ***\*\*\* NOTICE \*\*\****

*\* An excellent credit rating is defined as no prior bankruptcies within the past ten (10) years, no delinquencies within the past thirty-six(36) months, no outstanding collection items or charge offs.*

*Loan rates apply to all **NEW MONEY** loan request. Existing loans may only be refinanced at the new lower rate, if the amount of **NEW MONEY** borrowed exceeds the existing loan balance at the time of the renewal.*