

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: (minimum \$4,000 loan amount)

4.95% A.P.R. up to **72** months for **2009** and **2010** models

5.50% A.P.R. up to **60** months for **2007** and **2008** models

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