

Consumer and Home Equity Loan Rates

Loan Rates effective as of January 23, 2024*

| Product | Annual Percentage Rate | | | | | | | | | | | | | | | | | | |
|--|--|-----------------|------------------------|-------------------------|--------------|------|-----------------|-----------------|------------------------|----------------------|----------|----------|-----------|-------------------------|------------------|----------|----------|-----------|-----------------------|
| New/Used Automobiles (Up to 125% financing for qualified applicants) | | | | | | | | | | | | | | | | | | | |
| Up to 36 months | as low as 5.74% | | | | | | | | | | | | | | | | | | |
| 37 to 48 months | as low as 5.99% | | | | | | | | | | | | | | | | | | |
| 49 to 72 months | as low as 6.24% | | | | | | | | | | | | | | | | | | |
| 73 to 84 months | as low as 6.49% | | | | | | | | | | | | | | | | | | |
| 85 to 96 months (New Car Only) (APR quoted requires Auto Pay) | as low as 7.24% | | | | | | | | | | | | | | | | | | |
| Consumer Loans | | | | | | | | | | | | | | | | | | | |
| New Boat/RV up to 120 Months | as low as 9.00% | | | | | | | | | | | | | | | | | | |
| Used Boat/RV up to 84 Months | as low as 8.75% | | | | | | | | | | | | | | | | | | |
| New Motorcycle up to 60 Months | as low as 7.99% | | | | | | | | | | | | | | | | | | |
| Used Motorcycles up to 60 Months | as low as 8.75% | | | | | | | | | | | | | | | | | | |
| Signature Loan | as low as 10.00% | | | | | | | | | | | | | | | | | | |
| Kwik Cash Line of Credit (APR quoted requires Auto Pay) | Prime + 4.25% | | | | | | | | | | | | | | | | | | |
| HELOC (Variable Rate Loans) | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Product</th> <th>Term</th> <th>Min Loan Amount</th> <th>Max Loan Amount</th> <th>Annual Percentage Rate</th> </tr> </thead> <tbody> <tr> <td>Line of Credit HELOC</td> <td>15 years</td> <td>\$10,000</td> <td>\$500,000</td> <td>As low as Prime + 0.00%</td> </tr> </tbody> </table> | | | | | Product | Term | Min Loan Amount | Max Loan Amount | Annual Percentage Rate | Line of Credit HELOC | 15 years | \$10,000 | \$500,000 | As low as Prime + 0.00% | | | | | |
| Product | Term | Min Loan Amount | Max Loan Amount | Annual Percentage Rate | | | | | | | | | | | | | | | |
| Line of Credit HELOC | 15 years | \$10,000 | \$500,000 | As low as Prime + 0.00% | | | | | | | | | | | | | | | |
| <p>Rates are subject to change at any time. Loan must remain outstanding for at least 36 months or closing cost paid by MAFCU will be added on to the loan. Payment Options: Principal and Interest or Interest Only. Homeowners' Insurance and Flood Insurance, if applicable, is required. Your Annual Percentage Rate may vary with the market based on the Prime Rate, the minimum is Prime +0.0% and maximum is 18%. The index is the Prime Rate and is published in the Wall Street Journal "money rates" table on the 25th day of each calendar month, or if The Wall Street Journal is not published that day, the highest Prime Rate published in The Wall Street Journal "money rates" table immediately before the 25th day of the calendar month. The Prime Rate is a pricing index and is not the lowest or best interest rate available.</p> | | | | | | | | | | | | | | | | | | | |
| Home Equity/Home Improvement (Fixed Rate Loans) | | | | | | | | | | | | | | | | | | | |
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| Account Name | Term | Min Loan Amount | Max Loan Amount | Annual Percentage Rate | | | | | | | | | | | | | | | |
| Home Equity Loan | 20 years | \$10,000 | \$500,000 | As low as 8.25% | | | | | | | | | | | | | | | |
| Home Equity Loan | 15 years | \$10,000 | \$500,000 | -.25% to 20-year Rate | | | | | | | | | | | | | | | |
| Visa Credit Card | | | | | | | | | | | | | | | | | | | |
| Platinum with Preferred Rewards | Special Six-Month Introductory Rate! After initial six-month period | | 0.00% Prime + 7.00% | | | | | | | | | | | | | | | | |

*Rates are subject to change at any time without prior notice.

MAFCU NMLS #422401

