

Consumer and Home Equity Loan Rates

Loan Rates effective as of *April 29, 2025

Product	Annual Percentage Rate																		
New/Used Automobiles (Up to 125% financing for qualified applicants)																			
Up to 36 months	as low as 5.24%																		
37 to 48 months	as low as 5.49%																		
49 to 72 months	as low as 5.74%																		
73 to 84 months	as low as 5.99%																		
85 to 96 months (New Car Only)	as low as 6.74%																		
(APR quoted requires Auto Pay)																			
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 9.75%																		
Kwik Cash Line of Credit	Prime + 4.25%																		
(APR quoted requires Auto Pay)																			
HELOC (Variable Rate Loans)																			
<table><tr><th>Product</th><th>Term</th><th>Min Loan Amount</th><th>Max Loan Amount</th><th>Annual Percentage Rate</th></tr><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></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%															
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 25 th 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 25 th day of the calendar month. The Prime Rate is a pricing index and is not the lowest or best interest rate available.																			
Home Equity/Home Improvement (Fixed Rate Loans)																			
<table><tr><th>Account Name</th><th>Term</th><th>Min Loan Amount</th><th>Max Loan Amount</th><th>Annual Percentage Rate</th></tr><tr><td>Home Equity Loan</td><td>20 years</td><td>\$10,000</td><td>\$500,000</td><td>As low as 8.25%</td></tr><tr><td>Home Equity Loan</td><td>15 years</td><td>\$10,000</td><td>\$500,000</td><td>-.25% to 20-year Rate</td></tr></table>					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
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%															

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MAFCU NMLS #422401

