

# Interest Rates/Term Tables *(Loan Rates are based on a borrower's credit score)*

## Credit Score Ratings:

|                     |         |
|---------------------|---------|
| A+                  | 750+    |
| A                   | 700-749 |
| B                   | 660-699 |
| C                   | 620-659 |
| D                   | 580-619 |
| E                   | <580    |
| No Score = C Rating |         |

Visa Credit Cards: 11.50% APR\*

Share Secured Loans: Contact a MSR for the current rate.

**Note: The Credit Union can lower the rates below by up to .25% APR in order to match loan rates offered by Kennebec County financial institutions. Some restrictions may apply.**

| New/Used Vehicle<br>Auto, Truck & Motorcycle |                 |        |
|--|-----------------|--------|
| Grade  | Terms/Repayment |        |
|  | 72              | 84     |
| A+   | 3.75%           | 4.25%  |
| A  | 4.00%           | 4.50%  |
| B  | 5.25%           | 5.75%  |
| C  | 6.25%           | 6.75%  |
| D  | 8.25%           | 8.75%  |
| E  | 10.25%          | 10.75% |

| Snowmobile, ATV & Seadoo |                 |
|--------------------------|-----------------|
| Grade                    | Terms/Repayment |
|                          | Up to 72 Months |
| A+                       | 4.75%           |
| A                        | 5.25%           |
| B                        | 5.75%           |
| C                        | 6.25%           |
| D                        | 8.25%           |
| E                        | 10.25%          |

| Unsecured |                 |
|-----------|-----------------|
| Grade     | Terms/Repayment |
|           | Up to 60 Months |
| A+        | 7.00%           |
| A         | 8.00%           |
| B         | 9.00%           |
| C         | 10.00%          |
| D         | 12.00%          |
| E         | 15.00%          |

| Mobile Home |                  |
|-------------|------------------|
| Grade       | Terms/Repayment  |
|             | Up to 180 Months |
| A+          | 5.75%            |
| A           | 6.25%            |
| B           | 7.25%            |
| C           | 7.75%            |
| D           | 8.25%            |
| E           | 10.25%           |

| RV's (Motorhomes, Campers,<br>Trailers & Boats) |                 |        |
|---|-----------------|--------|
| Grade   | Terms/Repayment |        |
|   | 120             | 144    |
| A+  | 5.00%           | 5.25%  |
| A   | 5.25%           | 5.50%  |
| B   | 5.75%           | 6.00%  |
| C   | 6.25%           | 6.50%  |
| D   | 8.25%           | 8.50%  |
| E   | 10.25%          | 10.50% |

| Equipment |                  |
|-----------|------------------|
| Grade     | Terms/Repayment  |
|           | Up to 120 Months |
| A+        | 5.25%            |
| A         | 5.75%            |
| B         | 6.25%            |
| C         | 7.25%            |
| D         | 8.25%            |
| E         | 10.25%           |

**Note: Dealership rates may vary. Please call the Credit Union for more details.**

\*- Annual Percentage Rate (All rates stated above are as an Annual Percentage Rate)

**As of January 8, 2020**