

# 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 = E 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 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, 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 February 26, 2020**