

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+	3.00%	3.75%
A	3.50%	4.00%
B	4.75%	5.25%
C	5.75%	6.25%
D	7.75%	8.25%
E	10.00%	10.50%

Snowmobile, ATV & Seadoo	
Grade	Terms/Repayment
	Up to 72 Months
A+	4.25%
A	4.75%
B	5.25%
C	5.75%
D	7.75%
E	10.00%

Unsecured	
Grade	Terms/Repayment
	Up to 60 Months
A+	6.50%
A	7.50%
B	8.50%
C	9.50%
D	11.50%
E	14.50%

Mobile Home	
Grade	Terms/Repayment
	Up to 180 Months
A+	5.25%
A	5.75%
B	6.75%
C	7.25%
D	7.75%
E	10.00%

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 August 26, 2020