UMECU INTEREST RATES

AS OF 09/14/23

CREDIT SCORE	156 B/W (72mo) NEW AUTO	130 B/W (60mo) USED AUTO	130 B/W (60mo) USED 5+ YRS OLD	LOAN MAX.
575-600	11.75%	14.25%	15.25%	\$30K
601-650	9.25%	11.75%	12.25%	\$35K
651-700	6.25%	8.75%	9.75%	\$40K
701-750	5.25%	6.25%	7.25%	\$45K
751 +	4.75%	5.75%	6.25%	\$50K

Unsecured Loan Minimum \$1,000 financed/Terms up to 42mo (91 B/W payments)

575-600	16.0%
601-650	15.0%
651-700	11.0%
751+	9.0%

Financing Limits:

Members and/or employed 12mo-3yrs	\$3,500 maximum loan amount
Members and/or employed 3-5yrs	\$6,000 maximum loan amount
Members and/or employed 5+ yrs	\$7,500 maximum loan amount