

UMECU INTEREST RATES

(AS OF 09/22/2021)

CREDIT SCORE	Up to 42 mo.	Up to 72 mo.	Up to 60 mo.	Up to 60 mo.	AUTO MAX AMT.
	91 b/w	169 b/w	130 b/w	130 b/w	
UNSECURED LOANS (Minimum \$1000)*	NEW AUTO	USED AUTO	USED AUTO	USED AUTO 5 YRS+	
575-600	14.5%	8.5%	11.0%	12.0%	\$30K
601-650	13.5%	6.0%	8.5%	9.0%	\$35K
651-700	9.5%	3%	5.5%	6.5%	\$40K
701-750	8.5%	2%	3%	4%	\$45K
751 +	7.5%	1.5%	2.5%	3%	\$50K

*UNSECURED LOAN *MINIMUM* AMOUNT \$1,000

MEMBERS AND/OR EMPLOYED 9 MOS – 3 YRS MAX AMOUNT \$3,500

“ “ “ 3 – 5 YRS MAX AMOUNT \$6K

“ “ “ 5 + YRS MAX \$7,500