

New Loan Interest Rates Effective November 1, 2018

URBANA MUNICIPAL EMPLOYEES CREDIT UNION

SECURE LOAN MAX	Credit Score	91 bi-weekly		130 bi-weekly		130 bi-weekly		104 bi-weekly	
		Signature	Vehicle	Never Titled	Vehicle	4 years or Newer 100% NADA Clean Retail	60 mo. max	Vehicle	5 years or Older 100% NADA Clean Retail
\$25,000	575-600	16% employed 5+ years \$750-\$6,000 16% employed 3-5 years \$750-\$3,500 16% employed 3mo-3yrs	11.5%	14%	15%	42 mo. max	60 mo. max	60 mo. max	48 mo. max
\$30,000	601-650	13.5% employed 5+ years \$750-\$6,000 13.5% employed 3-5 years \$750-\$3,500 13.5% employed 3mo-3yrs	7.5%	10%	10.5%	\$750-\$7,500 12% employed 5+ years \$750-\$6,000 12% employed 3-5 years \$750-\$3,500 12% employed 3mo-3yrs	60 mo. max	60 mo. max	48 mo. max
\$35,000	651-700	12% employed 5+ years \$750-\$6,000 12% employed 3-5 years \$750-\$3,500 12% employed 3mo-3yrs	5.5%	8%	9%	\$750-\$7,500 11% employed 5+ years \$750-\$6,000 11% employed 3-5 years \$750-\$3,500 11% employed 3mo-3yrs	60 mo. max	60 mo. max	48 mo. max
\$40,000	701-750	10% employed 5+ years \$750-\$6,000 10% employed 3-5 years \$750-\$3,500 10% employed 3mo-3yrs	4.5%	5.5%	6.5%	\$750-\$7,500 10% employed 5+ years \$750-\$6,000 10% employed 3-5 years \$750-\$3,500 10% employed 3mo-3yrs	60 mo. max	60 mo. max	48 mo. max
\$45,000	751 and Higher	10% employed 5+ years \$750-\$6,000 10% employed 3-5 years \$750-\$3,500 10% employed 3mo-3yrs	4%	5%	5.5%				

Note:

Signature Loans at minimum of \$750. If **refinancing a signature loan** due to new interest rates, minimum loan increase is \$750.