

Loans and Credit Cards

When you need to borrow look no further than your credit union. Our rates are generally lower than other lenders because as a member-owned financial cooperative, we don't have to produce bottom-line profit for corporate stockholders. Instead, we use our profits to drive down our loan rates. You can apply for a loan or a credit card by calling any office or by using your smartphone, tablet or laptop.

Personal

As low as

8.99% APR

- Borrow for any purpose
- Secured by your good credit and promise to repay

New Auto

As low as

3.24% APR

- 100% financing available

Used Auto

As low as

4.24% APR

- 100% financing available

Get an even lower loan rate

We offer two ways to lower the rate on your auto, RV, boat, motor home, personal or secured loan. Each reduces your rate by one-quarter percent. Qualify for both and you could reduce your rate by one-half percent!

0.25% for Direct Deposit AND Automatic Payment

0.25% with MCCCUCU first or second mortgage

0.50% total discount with both

Discounts valid for new consumer loans only. 0.25% discount will be applied to your next consumer loan if you have direct deposit of net pay and automatic payment. 0.25% discount will be applied to your next consumer loan if you have an existing MCCCUCU mortgage or Home Equity loan with an original loan balance over \$25,000. Maximum 0.50% rate discount per borrower. Discounts may not be applied retroactively. Excludes credit cards, lines of credit, mortgages and home equity loans.

New / Used Recreational Vehicles - Titled

As low as

5.24% APR

- Motor homes, travel trailers and fifth wheels

New / Used Power Sports

As low as

5.24% APR

- Motorcycles, ATVs, jet skis and snowmobiles

New / Used Boat

As low as

5.24% APR

- Marine Survey is required for used boats valued at or above \$75,000 or 15 years and older



- Skip up to two payments per rolling calendar year.
- A fee of \$35 per application
- Visit motorcitycoopcu.com for complete details.



Visa Platinum with Rewards

As low as

9.0% APR

- Line of credit \$500–\$20,000
- Low minimum payment
- No annual fee
- 25 day grace period on purchases
- No balance transfer fee
- Travel & merchandise rewards visit www.scorecardrewards.com
- Easy account access through eZCardInfo
- Free auto payment available
- Zero liability on non-authorized transactions

Secured Visa Platinum with Rewards

As low as

9.0% APR

- Ideal way to build or re-build credit history
- Limit determined by amount of shares (dollars) you deposit

eSign

Apply anytime from your smartphone, tablet or laptop in five minutes and use e-signature to complete documents.

All information in this document is effective as of 12/10/2018 and is subject to change without notice. Terms and rates are subject to member's creditworthiness. You agree to abide by all terms and disclosures which the Credit Union may send you. Upon loan approval, verification of identity may be required. Additional fees could apply, such as any late payment fees and/or security interest charges. Equal Opportunity Lender. Equal Housing Lender. APR=Annual Percentage Rate. Annual Percentage Rates shown effective as of 12/10/2018 and are subject to change. Insurance products sold through or in the Credit Union are not insured by the National Credit Union Administration and are not issued, guaranteed, or underwritten by the Credit Union or the National Credit Union Administration or any other federal government agency, and, there is no requirement or obligation to purchase insurance from the Credit Union or any subsidiary, affiliate, or particular unaffiliated third party as a condition to obtaining a loan, and a decision as to insurance agents will not affect the credit terms in any way. The Credit Union may not condition an extension of credit on an agreement not to obtain, or a prohibition on the applicant from obtaining an insurance product or annuity from an unaffiliated entity.

motorcitycoopcu.com



Federally insured
by NCUA

