

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 and you'll have an answer on your loan within 24 hours (on business days). Or apply at motorcitycoopcu.com

Personal

As low as

6.99% APR

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

New / Used Auto

As low as

1.99% APR

- Terms up to 72 months on new vehicles
- 100% financing available

New / Used Motor Home

As low as

3.49% APR

- Terms up to 120 months on new motor homes

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

Maximum 0.50% rate discount per loan. Members will receive consumer loan rate discounts within six months of first or second mortgage closing and 90 days for direct deposit. Direct deposit must be full net pay. Qualifying mortgages must have a balance of at least \$25,000. Discounts may not be applied retroactively. Ask for details or visit motorcitycoopcu.com

Recreational Vehicles

New / Used Titled

As low as

3.49% APR

- Terms up to 60 months on new titled RVs
- Terms up to 48 months on used titled RVs

New/Used Non-Titled

As low as

6.99% APR

- Terms up to 60 months on new non-titled RVs
- Terms up to 48 months on used non-titled RVs

New / Used Boat

As low as

4.74% APR

- Terms up to 180 months on used boats
- Marine Survey is required for used boats valued at or above \$20,000

Credit and Life Disability Insurance

- Protects your family against financial hardship
- Covers loan payments when you are unable to
- Simple enrollment — no health questions or physical exams if you sign up within 30 days of disbursement



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



5-minute application. 55-minute approval.

- Apply anytime from your smartphone, tablet or laptop
- Use e-signature to complete documents

motorcitycoopcu.com

All information in this document is effective as of 9/30/2016 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 9/30/2016 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.



Federally insured
by NCUA

