

Loan Type	Term	Rates as low as Annual Percentage Rate
New Autos	12 – 36 months ¹	2.84%
Pre-Owned Autos	12 – 36 months ²	3.14%
Boats, RVs	12 – 36 months ³	4.39%
Motorcycles & ATVs	12 – 36 months ⁴	4.39%
Affordable Protection Products Available (*Qualifies for .10% Rate Discount)	Guaranteed Auto Protection (GAP)*, MCCU Warranty Protection* Multi-Shield Protection*, Active Qualifying Debit Card*, Involuntary Unemployment & Family Medical Leave of Absence*, All Cause Life - .05%, All Cause Disability - .05%, Auto & Home Insurance (Discount does not apply)	Inquire for pricing
Personal Loans		
Line of Credit	Not Applicable	9.24%
Personal ⁵	30 months (other terms available)	6.39%
Secured Loans		
Share Secured (Variable)	9 months – 120 months ⁸	Regular Share + 3.00%
CD Secured (Fixed)	Length of CD	CD rate + 2.5%
Home Equity⁶	60 months – 240 months Please contact a Mortgage Loan Officer at 281.754.1103 to discuss terms and conditions.	4.000%
Home Improvement⁷	60 - 240 months Please contact a Mortgage Loan Officer at 281.754.1103 to discuss terms and conditions.	4.000%
Business & SBA Loans	Available for long term financing of owner-occupied small business real estate and professional practices such as medical, dental, CPAs and legal. Business acquisition, business expansion, new equipment & working capital. Competitive interest rates. Please call 281.754.1120.	-
Mortgage	Home Mortgage loans are available on residential primary residences, second/vacation properties, and investment properties located in Texas. Manufactured homes not allowed. Rates are issued daily. Please contact a Mortgage Loan Officer at 281.754.1103.	-
Credit Cards	0% introductory rate on purchases for first 6 months and on balance transfers for the first 12 months – valid for new card holders only.	After introductory rate expires, rates between 8.25% - 17.75%

Disclosures

APR = Annual Percentage Rate. Rates are subject to change without notice. Each application is evaluated on an individual basis. Loan advances are granted based upon the applicant(s) credit history, ability to repay, purpose, stability and collateral. Loan advances are not granted based upon method of repayment. On variable rate loans, the Annual Percentage Rate (APR) for new advances and existing balances is based on an index which is the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the 15th day of the month for the preceding three months and is subject to change monthly. The index figure is posted in the lobby of each credit union office. Qualifying debit card includes all active debit cards with an MCCU Checking Account. Debit cards must be within expiration period.

*Guaranteed Auto Protection (GAP), Warranty Protection, Multi-Shield Protection, Active Qualifying Debit Card each qualifies for a .10% rate discount. Debt Protection (.05% All Cause Life; .05% All Cause Disability; .10% Involuntary Unemployment & Family Medical Leave of Absence).

1 Annual Percentage Rate of 2.84% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$84.63 per \$1,000 borrowed at 2.84%. Discounts have been applied to the rate of 2.84%. We offer other terms up to 84 months.

2 Annual Percentage Rate of 3.14% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$84.76 per \$1,000 borrowed at 3.14%. Discounts have been applied to the rate of 3.14%. We offer other terms up to 84 months.

3 Annual Percentage Rate of 4.39% is for an approximate term of 12-36 months. Payment example: 12 monthly payments of \$85.33 per \$1,000 borrowed at 4.39%. Stated rates do not reflect all available discounts. We offer other terms up to 120 months.

4 Annual Percentage Rate of 4.39% is for an approximate term for 12-36 months. Payment example: 12 monthly payments of \$85.33 per \$1,000 borrowed at 4.39%. Stated rates do not reflect all available discounts. We offer other terms up to 84 months.

5 On Personal loans, if the total loan balance with new advance is less than \$1,000, rate is 18%. Interest accrues during promotional no payment periods.

6 Loan amounts \$5,000 - \$350,000. Maximum term is 20 years. No origination charges for loan amounts less than \$100,000 unless an appraisal or property survey is needed. The maximum term for loan amounts \$25,000 and under is 180 months. Over \$25,000, the maximum term is 240 months. Available for first or second lien position only. Third lien position not allowed. Available on residential primary residences, second/vacation properties, and investment properties located in Texas. Maximum combined loan to value of 80%.

7 Loan amounts \$5,000 - \$350,000. Maximum term is 20 years. No origination charges for loan amounts less than \$100,000 unless an appraisal or property survey is needed. The maximum term for loan amounts \$25,000 and under is 180 months. Over \$25,000, the maximum term is 240 months. Available for first or second lien position only. Third lien position not allowed. Available on residential primary residences, second/vacation properties, and investment properties located in Texas. Maximum combined loan to value of 95%.

8 The rate may change on the first day of every January, April, July and October. The minimum rate is 3.00% APR. The interest rate will not increase above 18%. Any increase in the rate may result in more payments of the same amount and may also cause an increase in the minimum amount of your payments.