



**Madison  
Credit  
Union**

# LOAN RATES

Effective Date: January 3, 2012

Main Office: 949 E. Washington Ave. • Madison, WI 53703 • Ph: 608-266-4750 • Fx: 608-266-3980

Branch: Madison Municipal Bldg., 215 MLK, Jr. Blvd. • Ph: 608-266-5500 • Fx: 608-266-5501

Lobby hours: Main office - Monday - Friday 8:30 am - 5:00 pm • Branch: 8:45 am - 4:30 pm

Main Office drive up hours: Monday - Friday 7:30 am - 5:30 pm • Saturday 9:00 am - Noon

Credit Score	750+	749-700	699-660	659-630	629-600	599-0
	A+	A	B	C	D	E
<b>New Vehicles *</b>						
<b>2010 – New</b>						
Up to 100% of Purchase Price + Taxes and Fees						
Up To 36 Months	2.96%	3.21%	3.71%	5.21%	7.21%	10.21%
Up To 48 Months	3.49%	3.74%	4.24%	5.74%	7.74%	10.74%
Up To 60 Months	3.49%	3.74%	4.24%	5.74%	7.74%	10.74%
Up To 72 Months	3.74%	3.99%	4.49%	5.99%	7.99%	10.99%
<b>Used Vehicles *</b>						
<b>'09-'08, '07</b>						
Up to Kelly or NADA retail value, or cash price on contract, whichever is lower						
36 Months	4.24%	4.49%	4.99%	6.49%	8.49%	11.49%
48 Months	4.49%	4.74%	5.24%	6.74%	8.74%	11.74%
60 Months	4.99%	5.24%	5.74%	7.24%	9.24%	12.24%
<b>Older Used Vehicles *</b>						
<b>2006 &amp; Older</b>						
Up to Kelly or NADA retail value, or cash price on contract, whichever is lower						
Up To 36 Months	5.24%	5.49%	5.99%	7.49%	9.49%	12.49%
Up To 48 Months	5.49%	5.74%	6.24%	7.74%	9.74%	12.74%
<b>New RVs, 5<sup>th</sup> Wheels, Larger Boats (over 16 ft.) *</b>						
3 yr demand, 120 amortizat	7.49%	7.74%	8.24%	9.74%	11.74%	15.74%
5 yr demand, 120 amortizat	7.74%	7.99%	8.49%	9.99%	11.99%	15.99%
7 yr demand, 120 amortizat	7.99%	8.24%	8.74%	10.24%	12.24%	16.24%
<b>Used RVs, 5<sup>th</sup> Wheels, Larger Boats (over 16 ft.) *</b>						
3 yr demand, 84 amortizat	7.49%	7.74%	8.24%	9.74%	11.74%	15.74%
5 yr demand, 84 amortizat	7.69%	7.94%	8.44%	9.94%	11.94%	15.94%
<b>New ATV, Snowmobile, Camper, Jet Ski, Boat under 16 ft., 4 Wheeler *</b>						
<b>2009/New</b>						
Up To 36 Months	7.99%	8.24%	8.74%	10.24%	12.24%	16.24%
Up To 48 Months	8.19%	8.44%	8.94%	10.44%	12.44%	16.44%
Up To 60 Months	8.39%	8.64%	9.14%	10.64%	12.64%	16.64%
<b>Used ATV, Snowmobile, Camper, Jet Ski, Boat under 16 ft., 4 Wheeler *</b>						
<b>2008 &amp; Older</b>						
Up To 24 Months	8.99%	9.24%	9.74%	11.24%	13.24%	17.24%
Up To 36 Months	9.99%	10.24%	10.74%	12.24%	14.24%	18.24%

Other Loan Types	Terms	Limits	Rates as Low as (Vary Upon Credit Score)
Savings Secured	Fixed up to 24 mo.	100%	2.5% + Savings Rate
Certificate Secured	Up to length of CD	100%	2.5% + CD Rate
Signature Loan <sup>A</sup>	36 Months	Open	8.89%
Lines of Credit (Kwik Cash) <sup>A</sup>	Revolving	\$2,500.00	13.9% No Annual Fee
Overdraft Credit (PAL) <sup>A</sup>	Revolving	\$2,500.00	15.9% No Annual Fee
VISA Card	Revolving	\$3,000.00	0% Introductory Rate

Real Estate/ Home Equity Loans		Rates as Low as
Home Equity <sup>AAA</sup>	Line of Credit	3.99%
Second Mortgage <sup>AA</sup>	4 to 7 Yr. Fixed/Amortized Up to 20 Yrs.	6.24%
First Mortgage <sup>AA</sup>	15 – 20 Yr. Home Refinance	4.25%

All rates are based on APR (annual percentage rate). All rates are subject to change. All rates are based on credit worthiness.

<sup>A</sup>\$1,000 new money required.

<sup>AAA</sup>The annual percentage rate (APR) is based on the value of an index. The index is -.01 from the Prime Rate published in the Wall Street Journal. Lowest possible rate is 3.00% for a home equity line of credit (HELOC) with a loan to value ratio of 80% or less. Minimum advance for existing HELOC is \$500.00. Minimum amount is \$5,000 for a new HELOC account.

<sup>A</sup>Finance charges begin to accrue from the date of posting. Existing lines of credit can be disbursed without delay.

<sup>AA</sup>Lowest possible rate for a First Mortgage is a loan to value ratio of 70% or less. Lowest possible rate for a Second Mortgage is a loan to value ratio of 80% or less. Equal Housing Opportunity Lender.

