



Loan Rates

(Effective 1/19/2012)

Wisconsin Medical Credit Union has adopted a “merit-based” system for determining rates. This means that the better your credit experience, the lower your rate. Unless otherwise noted, the rates listed below are the best available. All loans are subject to credit approval. Rates are always subject to change without notice, as determined by our Board of Directors.

Auto & Titled Recreational Vehicles, APR

Non-Titled Recreational Vehicles, APR

	Auto Pay	Coupon	Term			Auto Pay	Coupon	Term
New-2010	2.99% APR	3.74% APR	Up to 2 years			8.25% APR	9.00% APR	2 years fixed
	2.99% APR	3.74% APR	3 years			8.75% APR	9.50% APR	3 years fixed
	3.59% APR	4.34% APR	5 years			9.00% APR	9.75% APR	4 years fixed
	3.99% APR	4.74% APR	6 years					
2009-2007	3.99% APR	4.74% APR	Up to 2 years					
	3.99% APR	4.74% APR	3 years					
	4.49% APR	5.24% APR	4 years					
2006 -2004	4.49% APR	5.24% APR	5 years					
	5.49% APR	6.24% APR	Up to 2 years					
	5.49% APR	6.24% APR	3 years					
2003 & Older	5.79% APR	6.54% APR	4 years					
	Unsecured loan rates apply.							

Savings-Secured Loans

Secured by Share Account	Current Rate + 2.50% APR	Must be WMCU funds & in account for at least 30 days prior
Secured by Share Certificate	Current Rate + 2.00% APR	Must be WMCU funds & in account for at least 30 days prior

Unsecured Loans

Kwik Cash

	Auto Pay	Coupon	Term			Auto Pay	Coupon	Term
Unsecured	10.50% APR	11.25% APR	2 years fixed			Kwik Cash	15.00% APR	15.00% APR
	10.99% APR	11.74% APR	3 years fixed					Max. \$2,500**
	12.99% APR	13.74% APR	4 years fixed*					
	14.99% APR	15.74% APR	5 years fixed*					

*Unsecured loans with a term longer than 3 years require management approval.

**\$2,500 maximum pre-approved line of credit for Kwik Cash. Term variable, rate fixed.

We offer a wide range of mortgage products beyond those listed here. Please ask us for more details.

First Mortgage

<u>Demand</u>	<u>Rate</u>	<u>Term</u>
3-, 5-, and 7-year Demand Available	3-year Demand: 3.49% APR 5-year Demand: 3.90% APR 7-year Demand: 3.90% APR	15 years variable, up to 80% of appraised value.

<u>Home Equity Loans</u>	<u>Auto Pay</u>	<u>Coupon</u>	<u>Term</u>		<u>Home Equity Line of Credit</u>	<u>Auto Pay</u>	<u>Coupon</u>	<u>Term</u>
3-year Demand	4.49% APR	5.24% APR	15 years variable. Up to 80% of Appraised Value		Up to 80% LTV	Prime		80% LTV, 7-yr draw period, variable.
5-year Demand	4.99% APR	5.74% APR	15 years variable. Up to 80% of Appraised Value		Up to 90% LTV	Prime + 1.00%		90% LTV, 5-yr draw period, variable, Min. draw \$1,000
7-year Demand	5.38% APR	6.13% APR	15 years variable. Up to 80% of Appraised Value					
3-year Demand	5.12% APR	5.87% APR	15 years variable. 81-90% of Appraised Value		Land Lots	<u>Auto Pay</u>	<u>Coupon</u>	<u>Term</u>
5-year Demand	5.13% APR	5.88% APR	15 years variable. 81-90% of Appraised Value		3-year Demand	5.99% APR	6.74% APR	15 yrs variable, Up to 80% of Appraised Value
7-year Demand	5.38% APR	6.13% APR	15 years variable. 81-90% of Appraised Value		5-year Demand	6.125% APR	6.875% APR	15 yrs variable, Up to 80% of Appraised Value
					7-year Demand	7.125% APR	7.875% APR	15 yrs variable, Up to 80% of Appraised Value

