



# Loan Rates

(Effective 01/21/2010)

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-2008	4.49% APR	5.24% APR	Up to 2 years			8.25% APR	9.00% APR	2 years fixed
	4.79% APR	5.54% APR	3 years			8.75% APR	9.50% APR	3 years fixed
	4.99% APR	5.74% APR	5 years			9.00% APR	9.75% APR	4 years fixed
	5.50% APR	6.25% APR	6 years					
2007-2005	5.49% APR	6.24% APR	Up to 2 years					
	5.49% APR	6.24% APR	3 years					
	5.69% APR	6.44% APR	4 years					
	5.99% APR	6.74% APR	5 years					
2004-2002	6.49% APR	7.24% APR	Up to 2 years					
	6.49% APR	7.24% APR	3 years					
	6.79% APR	7.54% APR	4 years					
2001 & Older	Unsecured loan rates apply.							

## 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	Max. \$2,500*
	10.99% APR	11.74% APR	3 years fixed					

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

## First Mortgage Fixed

	Auto Pay	Coupon	Term
5-year Demand	Rates vary daily, please ask for current rates.	Rates vary daily, please ask for current rates. Add 0.75% APR for coupon rate.	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	5.29% APR	6.04% APR	15 years variable. <b>Up to 80% of Appraised Value</b>		Up to 80% LTV	Prime		80% LTV, 7-yr draw period, variable.
5-year Demand	5.79% APR	6.54% APR	15 years variable. <b>Up to 80% of Appraised Value</b>		Up to 90% LTV	Prime + 1.00%		90% LTV, 5-yr draw period, variable, Min. draw \$1,000
7-year Demand	7.39% APR	8.14% APR	15 years variable. <b>Up to 80% of Appraised Value</b>					
3-year Demand	Base rate plus 2%	Base rate plus 2%	15 years variable. <b>86-90% of Appraised Value</b>		<u>Land Lots</u>	<u>Auto Pay</u>	<u>Coupon</u>	<u>Term</u>
5-year Demand	Base rate plus 2%	Base rate plus 2%	15 years variable. <b>86-90% of Appraised Value</b>		3-year Demand	5.99% APR	6.74% APR	15 yrs variable, Up to 80% of Appraised Value
7-year Demand	Base rate plus 2%	Base rate plus 2%	15 years variable. <b>86-90% of Appraised Value</b>		5-year Demand	6.125% APR	6.875% APR	15 yrs variable, <b>Up to 80% of Appraised Value</b>
3-year Demand	Base rate plus 1%	Base rate plus 1%	15 years variable. <b>81-85% of Appraised Value</b>		7-year Demand	7.125% APR	7.875% APR	15 yrs variable, <b>Up to 80% of Appraised Value</b>
5-year Demand	Base rate plus 1%	Base rate plus 1%	15 years variable. <b>81-85% of Appraised Value</b>					
7-year Demand	Base rate plus 1%	Base rate plus 1%	15 years variable. <b>81-85% of Appraised Value</b>					

