



Loan Rates

Effective 9/6/2019

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-2019							4.74% APR	5.49% APR	2 years fixed
	2.99% APR	3.74% APR	Up to 3 years				4.74% APR	5.49% APR	3 years fixed
	3.24% APR	3.99% APR	4 years				4.99% APR	5.74% APR	4 years fixed
	3.49% APR	4.24% APR	5 years				5.24% APR	5.99% APR	5 years fixed
	3.79% APR	4.54% APR	6 years				5.74% APR	6.49% APR	6 years fixed
	4.79% APR	5.54% APR	7 years						
2018-2017									
	2.99% APR	3.74% APR	Up to 3 years						
	3.24% APR	3.99% APR	4 years						
	3.49% APR	4.24% APR	5 years						
	4.49% APR	5.24% APR	6 years						
2016-2015									
	2.99% APR	3.74% APR	Up to 3 years						
	3.24% APR	3.99% APR	4 years						
	3.49% APR	4.24% APR	5 years						
	4.49% APR	5.24% APR	6 years						
2014-2013									
	3.99% APR	4.74% APR	Up to 3 years						
	4.19% APR	4.94% APR	4 years						
	4.49% APR	5.24% APR	5 years						
2012-2011									
	4.99% APR	5.74% APR	Up to 3 years						
	5.24% APR	5.99% APR	4 Year						
2010-2009									
	4.99% APR	5.74% APR	Up to 3 years						
	5.24% APR	5.99% APR	4 Year						
2008 & Older	Unsecured 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	8.99% APR	9.74% APR	2 years fixed				Kwik Cash	15.00% APR	15.00% APR
	9.99% APR	10.74% APR	3 years fixed						Max. \$2,500*
	10.99% APR	11.74% APR	4 years fixed*						
	10.99% APR	11.74% APR	5 years fixed*						

*\$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>ARM</u>	<u>Fixed Rate</u>	<u>Term</u>
3-year ARM: 3.50% APR 5-year ARM: 3.75% APR 7-year ARM: 3.99% APR	3-year: 3.50% APR 5-year: 3.75% APR 7-year: 3.99% 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 ARM or Fixed	4.00% APR	5.00% APR	15 years variable. Up to 80% of Appraised Value	Up to 80% LTV	Prime		80% LTV, 7-yr draw period, variable.
5-year ARM or Fixed	4.25% APR	5.29% 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 ARM or Fixed	4.50% APR	5.49% APR	15 years variable. Up to 80% of Appraised Value				
3-year ARM or Fixed	5.40 % APR	7.12% APR	15 years variable. 81-90% of Appraised Value	<u>Land Lots</u>	<u>Auto Pay</u>	<u>Coupon</u>	<u>Term</u>
5-year ARM or Fixed	5.50% APR	7.00% APR	15 years variable. 81-90% of Appraised Value	3-year ARM or Fixed	5.99% APR	6.74% APR	15 yrs variable, Up to 80% of Appraised Value
7-year ARM or Fixed	5.6% APR	6.90% APR	15 years variable. 81-90% of Appraised Value	5-year ARM or Fixed	6.38% APR	7.13% APR	15 yrs variable, Up to 80% of Appraised Value
				7-year ARM or Fixed	7.38% APR	8.13% APR	15 yrs variable, Up to 80% of Appraised Value

