

Loan Rates for Medical Employees Credit Union *
Effective DEC. 31, 2008-Rates include 0.25% disc. for auto. pay.

Medical Employees Credit Union
Monthly Payment per \$1,000



	minus .25%	Base rate	+ .50%	+ 2.00%	+ 4.0%	+ 8.0%
CLASSIC 04	770+	769-690	689-650	649-625	624-575	574 & below
	Platinum	A	B	C	D	E

New Vehicles, Boats (over 16'), Motorcycles, RV's

2009 and newer	*APR	Up to 100% of purchase price + taxes and fees				
	Platinum	A	B	C	D	E
Up to 36 months	5.00%	5.25%	5.75%	7.25%	9.25%	13.25%
Up to 48 months	5.00%	5.25%	5.75%	7.25%	9.25%	13.25%
Up to 60 months	5.00%	5.25%	5.75%	7.25%	9.25%	13.25%
Up to 72 months	5.75%	6.00%	6.50%	8.00%	10.00%	14.00%

(72 month requires minimum amount of \$30,000)

Category					
Platinum	A	B	C	D	E
\$29.97	\$30.08	\$30.31	\$30.99	\$31.92	\$33.81
\$23.03	\$23.14	\$23.37	\$24.06	\$25.00	\$26.95
\$18.87	\$18.99	\$19.22	\$19.92	\$20.88	\$22.88
\$16.46	\$16.57	\$16.81	\$17.53	\$18.53	\$20.61

Used Vehicles, Boats (over 16'), Motorcycles, RV's

2008 through 2005	*APR	Up to NADA retail value, or cash price on contract, whichever is lower				
	Platinum	A	B	C	D	E
36 months	5.50%	5.75%	6.25%	7.75%	9.75%	13.75%
48 months	5.80%	6.05%	6.55%	8.05%	10.05%	14.05%
60 months	6.00%	6.25%	6.75%	8.25%	10.25%	14.25%

Platinum	A	B	C	D	E
\$30.20	\$30.31	\$30.54	\$31.22	\$32.15	\$34.06
\$23.39	\$23.51	\$23.74	\$24.44	\$25.39	\$27.35
\$19.33	\$19.45	\$19.68	\$20.40	\$21.37	\$23.40

Older Used Vehicle *APR

2004 or Older	*APR	Up to NADA retail				
	Platinum	A	B	C	D	E
Up to 24 months	7.25%	7.50%	8.00%	9.50%	11.50%	15.50%
Up to 36 months	7.50%	7.75%	8.25%	9.75%	11.75%	15.75%

Platinum	A	B	C	D	E
\$44.89	\$45.00	\$45.23	\$45.91	\$46.84	\$48.72
\$31.11	\$31.22	\$31.45	\$32.15	\$33.10	\$35.03

New Recreational Items - ATV, snowmobiles, campers, jet skis, boats under 16 ft., 4 wheelers

Current model year - no previous owner	*APR	Up to 100% of purchase price + taxes and fees				
	Platinum	A	B	C	D	E
Up to 24 months	6.00%	6.25%	6.75%	8.25%	10.25%	14.25%
Up to 36 months	6.50%	6.75%	7.25%	8.75%	10.75%	14.75%
Up to 48 months	6.95%	7.20%	7.70%	9.20%	11.20%	15.20%
Up to 60 months	8.45%	8.70%	9.20%	10.70%	12.70%	16.70%

Platinum	A	B	C	D	E
\$44.32	\$44.43	\$44.66	\$45.34	\$46.26	\$48.13
\$30.65	\$30.76	\$30.99	\$31.68	\$32.62	\$34.54
\$23.92	\$24.04	\$24.27	\$24.98	\$25.94	\$27.93
\$20.49	\$20.61	\$20.86	\$21.59	\$22.60	\$24.69

Used Recreational - snowmobiles, campers, 4-wheelers, boats under 16 ft.

	*APR	Up to 100% Financing Available				
	Platinum	A	B	C	D	E
Up to 24 months	7.25%	7.50%	8.00%	9.50%	11.50%	15.50%
Up to 36 months	7.75%	8.00%	8.50%	10.00%	12.00%	16.00%
Up to 48 months	8.20%	8.45%	8.95%	10.45%	12.45%	16.45%

Platinum	A	B	C	D	E
\$44.89	\$45.00	\$45.23	\$45.91	\$46.84	\$48.72
\$31.22	\$31.34	\$31.57	\$32.27	\$33.21	\$35.16
\$24.51	\$24.62	\$24.86	\$25.58	\$26.56	\$28.57

Mortgage Rates

	minus .25%	Base rate	+ .50%	+ 1.50%	+ 2.25%	+ 3.25%
CLASSIC 04	770+	769-690	689-650	649-625	624-575	574 & below
	Platinum	A	B	C	D	E

Platinum	A	B	C	D	E
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Home Equity

	*APR	Up to 100% of purchase price + taxes and fees				
	Platinum	A	B	C	D	E
Up to 80% Loan to Value						
Up to 36 months	5.50%	5.75%	6.25%	7.25%	8.00%	9.00%
Up to 60 months	6.00%	6.25%	6.75%	7.75%	8.50%	9.50%
81-90% Loan to Value						
Up to 36 months	5.75%	6.00%	6.50%	7.50%	8.25%	9.25%
Up to 60 months	6.25%	6.50%	7.00%	8.00%	8.75%	9.75%
91-100% Loan to Value						
Up to 36 months	6.50%	6.75%	7.25%	8.25%	9.00%	10.00%
Up to 60 months	7.00%	7.25%	7.75%	8.75%	9.50%	10.50%

Home Equity					
Up to 80% Loan to Value					
\$30.20	\$30.31	\$30.54	\$30.99	\$31.34	\$31.80
\$19.33	\$19.45	\$19.68	\$20.16	\$20.52	\$21.00
81-90% Loan to Value					
\$30.31	\$30.42	\$30.65	\$31.11	\$31.45	\$31.92
\$19.45	\$19.57	\$19.80	\$20.28	\$20.64	\$21.12
91-100% Loan to Value					
\$30.65	\$30.76	\$30.99	\$31.45	\$31.80	\$32.27
\$19.80	\$19.92	\$20.16	\$20.64	\$21.00	\$21.49

Medical Employees Credit Union uses a risk based pricing method to determine your actual rate. Your rate will be based on your current credit score (Classic 04). We take a base rate and either subtract or add a margin to that rate for each category (Platinum - E). All loans are subject to credit approval. Additional restrictions apply. Rates are subject to change without notice. Please call 920-451-5599 for current rates. *APR = Annual Percentage Rate.

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION.