

Consumer Loan Rates



Effective date: **01/1/2017**
Membership Eligibility Required

Loan Type:	APR As Low As:
New Automobile	2.50%
Used Automobile	2.80% **
RV/Boat	8.00%
Motorcycle	8.50%
Personal Watercraft	8.50%
Personal	9.90%
Title Secured (Non-Purchase)	4.80%
Share Secured	2.00% above Dividend Rate
Certificate Secured	2.00% above Dividend Rate
Line of Credit	4.00%* plus Prime Rate
Overdraft Line of Credit	11.00%* plus Prime Rate
Home Equity Line of Credit (HELOC)	.50%* plus Prime Rate

Risk Based: The Annual Percentage Rate (APR) you receive may vary, but will not exceed 18% and is determined by your credit history and underwriting factors. You will be notified of the base rate for which you qualify when your loan request is approved. Some restrictions may apply. All programs, rates, terms, and conditions are subject to change without notice. Rates are accurate as of the effective date.

For assistance or questions regarding loan rates, please call Marine FCU at 910.577.7333 or 800.225.3967, weekdays during regular business hours, Eastern Time.

*This APR will vary with the market based on Prime Rate. After a change to the Prime Rate, the new rate will be applied at the start of your next monthly billing cycle.

**Automobiles with mileage over 100,000 will be considered as a Title Secured Personal Loan with rates from 9.90%-18.00%.