



## Tiered Loan Rates\*

See notes below on how you could receive up to a 1% discount off of posted rates.

<b>Auto Loan Rates</b>	<b>Date: 01/04/2010</b>	<b>Premier Rates 750+</b>	<b>4 Star 749-710</b>	<b>3 Star 709-670</b>	<b>2 Star 669-630</b>	<b>Rebuilder &lt;629</b>
<b>2009-2011</b>	<b>Term</b>	<b>APR</b>	<b>APR</b>	<b>APR</b>	<b>APR</b>	<b>APR</b>
	24 months	5.50%	5.75%	6.75%	7.75%	9.75%
	36 months	5.75%	6.00%	7.00%	8.00%	10.00%
	48 months	6.00%	6.25%	7.25%	8.25%	10.25%
	60 months	6.25%	6.50%	7.75%	9.25%	11.25%
\$25,000 - \$34,999	72 months	7.25%	7.50%	8.50%	10.25%	12.25%
\$35,000 and over	84 Months	8.50%	8.75%	9.50%	12.25%	13.00%
<b>2008-2003</b>	<b>Term</b>					
	24 months	6.00%	6.75%	7.50%	8.00%	10.00%
	36 months	6.25%	7.00%	7.75%	8.25%	10.25%
	48 months	6.50%	7.25%	8.00%	8.75%	10.50%
	60 months	6.75%	7.50%	8.25%	9.25%	11.50%
<b>2002 and older</b>	<b>Term</b>					
	24 months	7.50%	8.00%	8.50%	9.00%	11.00%
	36 months	8.00%	8.50%	9.00%	9.50%	11.50%
	48 months	8.25%	8.75%	9.25%	10.50%	13.00%
<b>Signature Loan</b>	<b>Term</b>					
\$5,000 maximum	12 months	8.50%	9.50%	12.00%	13.25%	15.00%
	24 months	9.25%	10.25%	12.25%	13.50%	15.00%
	36 months	10.00%	10.50%	12.50%	13.75%	15.00%
	48 months	10.50%	10.75%	13.00%	14.25%	15.00%
<b>Loan Special - Spring (April-May) or Holiday (November-January)</b>						
\$3,000 maximum	18 months	7.15%	8.15%	11.15%	12.15%	13.15%
	30 months	7.65%	8.65%	11.65%	12.65%	13.65%

\*Rates are based on current Beacon Score that M-O FCU obtains from Equifax Credit Bureau and relationship pricing. The relationship pricing allows members to receive a .25% rate reduction per service for the following: (1) Active checking account (2) Active M-O FCU Visa® Credit Card (3) Mortgage product with M-O FCU (4) Credit Life Insurance and/or Credit Disability Insurance with loan product (5) Receive E-Statements (6) Other M-O FCU combined accounts with \$5,000 or greater balance (7) Automatic payment or Payroll deduction for loan payment. Maximum of 1% discount. Discounts are NOT reflected in the above rates.

