

M-O Federal Credit Union Present Loan Rates

Effective February 1, 2008



Vehicle Loans

	<u>Annual Percentage Rate</u>	<u>Term</u>
2006-2008	from 5.25% APR to 9.5% APR *	24 Month Financing
New Vehicles	from 5.50% APR to 9.75% APR *	36 Month Financing
	from 5.75% APR to 10.00% APR *	48 Month Financing
	from 6.00% APR to 11.00% APR *	60 Month Financing
	from 7.00% APR to 12.00% APR *	72 Month Financing \$25,000 - \$34,999
	from 8.25% APR to 12.75% APR *	84 Month Financing \$35,000 - Over
2005-2000	from 6.00% APR to 10.00% APR *	36 Month Financing
	from 6.25% APR to 10.25% APR *	48 Month Financing
	from 6.50% APR to 11.25% APR *	60 Month Financing
1999 & Older	from 7.25% APR to 10.75% APR *	24 Month Financing
	from 7.75% APR to 11.25 % APR *	36 Month Financing
	from 8.00% APR to 12.75% APR *	48 Month Financing

- We will loan up to 95% of sticker price for new vehicles to qualified borrowers.
- Loan value on used vehicles is 95% of NADA retail to qualified borrowers.
- GAP insurance available.
- Vehicles include motorcycles, boats/motor/trailer, RV's, ATV's, Jet Ski's, etc.
- Extended warranty available on qualifying purchases.

Home Loans — First and Second Mortgages

- In-house and Fannie Mae loans available.
- Low closing costs.
- Competitive rates.

** Contact mortgage loan officer for current rates.

Where People Are Worth More Than Money

Other M-O FCU Loan Services



Annual Percentage Rate

Term

Signature Loans

(\$5000.00 maximum)

from 8.50% APR to 15.00% APR	12 Month Financing
from 9.25% APR to 15.00% APR	24 Month Financing
from 10.00% APR to 15.00% APR	36 Month Financing
from 10.50% APR to 15.00% APR	48 Month Financing

Student Educational Loans

Rates starting at 10.00%

120 Month Financing

Parent Educational Loans

Rates starting at 9.00%

(deferment option)

*.25% discount for Automatic Payment

*.25% discount for Active Checking

*.25% discount for ATM/Check Card

*.25% discount after 12 months of consecutive interest only payments

*.25% discount after 12 months of consecutive principal and interest payments

*The principal and interest payment is deferred until six months after completion of school or when the student's status drops to lower than a half-time student.

Overdraft Protection

(\$1000.00 maximum)

15.00% APR

\$30/month minimum repayment

Mobile Home Loans

New - 80% of actual purchase price

14.00% APR

10 Year Financing

Used - 75% of retail or appraised value

15.00% APR

7 Year Financing

Share Secured Loans

Regular Share Secured

2.5% above share rate

10 Year Financing

Share Certificate Secured

2.5% above certificate rate

10 Year Financing

Ultimate Secured**

0.00%

10 Year Financing

** The shares pledged for the Ultimate loan must stay fully pledged for the life of the loan.

Credit Disability and/or Credit Life Insurance

Credit Disability Insurance and/or Credit Life Insurance also available at your option and cost.

All Rates Are Subject To Change Without Prior Notice