

Loan Rates Effective February 21, 2024

All Loans Have \$10.00 per borrower fee

All rates include 0.25% reduction with payroll deduction or ACH Payment

All Credit Score Members under 600 REQUIRE Co-Signer (Co-Signer Must have score above 640)

All Member with "No Credit Score" "B" pricing category plus 2% added to the rate

*APR = Annual Percentage Rate						
New/Used Vehicles - less than 5,000 miles for first time owner						
Credit Score						
	Maximum Term	A 715 and up	B 714 - 671	C 670 - 600	D 599 - 501	E 500 Below
2021 or Newer Models	49 Months	5.35% APR*	6.60%	8.85%	11.60%	13.85%
	64 Months	5.45% APR*	6.70%	8.95%	11.70%	13.95%
	75 Months	5.85% APR*	7.10%	9.35%	12.10%	14.35%
	84 Months	6.65% APR*	7.90%	10.15%	12.90%	15.15%
Used Vehicles						
Credit Score						
	Maximum Term	A 715 and up	B 714 - 671	C 670 - 600	D 599 - 501	E 500 Below
2020 or 2017 Models	48 Months	6.15% APR*	7.40%	9.65%	12.40%	14.65%
	64 Months	6.99% APR*	8.24%	10.49%	13.24%	15.49%
	78 Months	7.49% APR*	8.74%	10.99%	13.74%	15.99%
Older than 2016	39 Months	9.00% APR*	10.25%	12.50%	15.25%	17.50%
	54 Months	10.00% APR*	11.25%	13.50%	16.25%	18.00%
Recreational Vehicles (RVs, Motor Homes, Watercraft, Campers & Trailers)						
Credit Score						
	Maximum Term	A 715 and up	B 714 - 671	C 670 - 600	D 599 - 501	E 500 Below
2020 or Newer	84 Months	8.50% APR*	9.75%	12.00%	14.75%	17.00%
	120 Months	10.50% APR*	11.75%	14.00%	16.75%	18.00%
2019-2012	60 Months	9.99% APR*	11.24%	13.49%	16.24%	18.00%
	84 Months	11.99% APR*	13.24%	15.49%	18.00%	18.00%
Recreational Vehicles (Motorcycles / ATVs)						
Credit Score						
	Maximum Term	A 715 and up	B 714 - 671	C 670 - 600	D 599 - 501	E 500 Below
2020 or Newer	84 Months	8.50% APR*	9.75%	12.00%	14.75%	17.00%
2019-2012	60 Months	9.99% APR*	11.24%	13.49%	16.24%	18.00%
Personal Loan						
Personal Loans Maximum Term is 60 Months						
Credit Score						
	A 715 and up	B 714 - 671	C 670 - 600	D 599 - 501	E 500 Below	
Up to \$5,000.00	8.00% APR*	9.25%	11.50%	14.25%	16.50%	
Up to \$10,000.00	11.75%*	N/A	N/A	N/A	N/A	
A Score Only						
Share Secured & Share CD Secured						
Loans Maximum Term is 60 Months						
100% Secured Pledge – 3.15%						

* APR = Annual Percentage Rate.

Rates effective as of publication date and are subject to change without notice.

Loan Rates will be determined by credit history and year of auto.

Rates are based on the type of loan and your credit score.

Auto loan rates will be determined by credit history and year of auto.

All loans are subject to credit approval terms.

Loan rates are determined by personal credit history and term of loan.

Contact MSFCU staff for more information about applicable fees and terms.



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act