

# Extra Credit UNION

## Rate Schedule

All rates are subject to change without prior notice. These rates replace previously dated rates. These rates are for **Extra Credit Union** members only. A minimum deposit of \$5 in a regular savings account is required for membership.

### Vehicle Loans

Term	Rate	APR*
Up to 96 Months	As low as 2.99%	As low as 3.07%
Specific rates are based on credit history and are determined after the application is reviewed. *APR is Annual Percentage Rate and includes the cost of the loan. Costs vary from \$45-\$75 and are assessed by loan amount. 96 monthly payments of \$11.73 per \$1,000 borrowed.		

### Recreational Vehicle Loans

Term	Rate	APR*
Up to 120 Months	As low as 2.99%	As low as 3.02%
Specific rates are based on credit history and are determined after the application is reviewed. *APR is Annual Percentage Rate and includes the cost of the loan. Costs vary from \$45-\$75 and are assessed by loan amount. 120 monthly payments of \$9.65 per \$1,000 borrowed.		

### Personal Loans

Type	Term	Rate	APR*
Personal Loan	Up to 72 Months	As low as 9.95%	As low as 10.22%
*APR is Annual Percentage Rate and includes the cost of the loan. Costs vary from \$45-\$75 and are assessed by loan amount. 72 monthly payments of \$18.51 per \$1,000 borrowed.			
flexLINE of Credit	N/A	As low as 9.95%	As low as 9.95%
Savings/Certificate Secured Loan	Up to 120 Months	As low as 5.25%	As low as 5.25%
*APR is Annual Percentage Rate.			

### Extra Quick Loan

Type	Term	APR*
Extra Quick Loan	Up to 12 Months	As low as 19.95%
\$35 application fee. Minimum monthly payment is \$99.00. Certain conditions apply. Must be a member for at least 6 months.		

### Mastercard—Credit Card

Type	Term	APR*
Platinum	N/A	Fixed rate as low as 9.95%*
Platinum Rewards	N/A	Estimated as low as 11.45%**
*Rates based on individual credit history. **Variable Platinum Rewards rate is based in the <i>Wall Street Journal</i> published prime rate + 8.2% or more based on individual credit history. Variable rate is subject to change.		

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. All Loans are subject to credit approval.

Federally Insured by NCUA

\*APR is annual percentage rate on loan products.  
\*\*APY is annual percentage yield in savings products.



Effective 7/1/2020

### Savings Products

Type	APY**	Minimum Balance
*Primary Savings Account	0.05%	\$5
Checking Account	N/A	\$0
Youth Savings Account	0.05%	\$5
Organizational Savings Account	0.05%	\$5
*Futurity Savings Account	0.05%	\$5
Futurity Checking Account	N/A	\$0
*Extra Savings Account	0.05%	\$0
*\$100 minimum balance required to earn dividends.		

### Money Market

Type	APY**	Minimum Balance
Money Market Account	0.15%	\$5,000-\$19,999.99
	0.20%	\$20,000-\$49,999.99
	0.25%	\$50,000 and up
Youth Money Market	0.15%	\$2,000-\$19,999.99
	0.20%	\$20,000-\$49,999.99
	0.25%	\$50,000 and up
Dividends are paid and compounded monthly.		

### Fixed-Rate Certificates

Term	Rate	APY**	Minimum Balance
6 Months	0.40%	0.40%	\$500
12 Months	0.60%	0.60%	\$500
24 Months	0.70%	0.70%	\$500
36 Months	0.80%	0.80%	\$500
60 Months	1.15%	1.15%	\$500
Dividends are paid and compounded quarterly. Penalty may be imposed for early withdrawal. Contact your personal attorney or tax advisor for advice on your personal situation.			

### Mortgage Loans

First Mortgage Loans
Rates are available by visiting our web site at <a href="http://ExtraCreditUnion.org">ExtraCreditUnion.org</a> or by contacting us at (586) 276-3000.

### Home Equity Line of Credit (HELOC)

Type	Term	APR*
Variable Rate HELOC*	N/A	Estimated as low as 4.25%
Certain conditions may apply. *Variable Rate HELOC rate is based on the <i>Wall Street Journal</i> prime rate + 1% or more based on individual credit history. <i>Wall Street Journal</i> prime rate as published in the on the 1 <sup>st</sup> of each month and are subject to change monthly.		