

NORTH SHORE MANUFACTURERS FEDERAL CREDIT UNION

LOAN RATES

SECURED	APR	MAXIMUM TERM	AMOUNT FINANCED
	***	n/a	100% of Value
SHARE		3% above the Dividend Rate	100% of the Principal
CD SECURED		3% above the Dividend Rate on the CD	100% of the Principal

COLLATERALIZED	APR	MAXIMUM TERM	AMOUNT FINANCED*
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Special!!!! Refinance New Auto rate; 2.99% for up to 36 months or 2.99% up to 60 months within 60 days of purchase! So finance your new car with the dealer then you can still take advantage of all the dealer incentives! Come see us and refinance for a lower loan rate saving even more money!!

New Auto**	2.99%	Up to 36 months	100% of Value
New Auto**	2.99%	Up to 60 months	100% of Value
New Auto**	3.25%	Up to 72 Months	100% of Value
Barely Used Car Special (10-11)**	3.25%	Up to 60 months	90% of Value
Used Auto (07-09)**	3.25%	Up to 60 months	90% of Value
Used Auto (04-06)**	4.50%	Up to 48 months	90% of Value
All vehicles over 7 yrs old**	4.50%	Up to 48 months	70% of Value

****ALL AUTO RATES INCLUDE A .25% DISCOUNT FOR DIRECT DEPOSIT!!!!**

Motor Homes/Travel Trailers	9.50%	Up to 84 months	(new) 90%, (used) 85% of Value
BOATS (requires title or UCC)	9.50%	Up to 84 months	(new) 90%, (used) 85% of Value
MOTORCYCLES AND OFF ROAD VEHICLES	9.50%	Up to 48 months	(new) 90%, (used) 85% of Value
HOME EQUITY LOANS	Adjustable Rate: Wall St. Jnl. Prime	Up to 12 Years	75% loan to value less 1st Mtg. balance up to a maximum of \$100,000.00

**FIXED RATE HOME EQUITY Limited Time 5 yr. Equity Special! 3.00% APR 5 year term 3.99% APR 10 year term
Minimum Cash out is \$10,000.00; All other Conditions apply!**

*Finance percentages are based on the lowest of: purchase price, appraisal, or NADA Clean Retail

\$50,000 maximum per loan. \$75,000 maximum per account excluding 1st mortgages, home equity loans and share secured loans.
All other current loan policies apply.

