

NORTH SHORE MANUFACTURERS FEDERAL CREDIT UNION

LOAN RATES

SECURED	APR	MAXIMUM TERM	AMOUNT FINANCED
SHARE	***	n/a	100% of Value
		*** 3% above Declared Dividends	
CD SECURED		3% above the Dividend Rate on the CD	100% of the Principal
COLLATERALIZED	APR	MAXIMUM TERM	AMOUNT FINANCED*
Special New Auto or Refinance New Auto rate; 4.99% for up to 60 months within 60 days of purchase!			
New Auto	4.50%	Up to 36 months	100% of Value **
New Auto	4.99%	Up to 72 months	100% of Value **
All vehicles over 7 yrs old	5.75%	Up to 48 months	70% of Value
Used Auto (03-05)	5.75%	Up to 48 months	85% of Value
Used Auto (06-08)	5.50%	Up to 60 months	85% of Value
Barely Used Car Special (09-10)	4.99%	Up to 60 months	90% of Value
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 \$75,000.00
FIXED RATE HOME EQUITY	4.99% APR 5 year term 5.60% APR 10 year term		

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

** Interest rate is 0.25% less for 10% or more down payment on new auto loans (with the exception of the special 4.99% rate).

\$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

SIGNATURE LOAN

*** YEARS OF SERVICE	APR	MAXIMUM TERM	MAXIMUM/MINIMUM AMOUNT
3 to 6 Months	18.00%	48 Months	\$1000/\$500 min
6 Months to 1 Year	18.00%	48 Months	\$2500/\$500 min
More than 1 Year	18.00%	48 Months	max \$8,000/\$500 min

*** Must have been a member of the North Shore Manufacturers Federal Credit Union or worked for your present employer for the specified time period.

Personal Loans shall not exceed \$8,000.00 per member.



All rates and terms are subject to change without prior notification

Effective Date 03/10/2010