

## NORTH SHORE MANUFACTURERS FEDERAL CREDIT UNION

### PERSONAL LOANS

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

#### Credit Scores Determine Your Rate!!

700 and greater	8.00%
651 to 699	14.00%
less than 650	18.00%

\*You must have been a member of the 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 10/19/2010