



EFFECTIVE: 07/20/2023

INTEREST RATES (ALL RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE)

SHARES:

0.20 % (Up to \$7,499.99)
0.30% (Over \$7,500.00)

IRA'S:

3.00%

CD'S:

3.05%-6MOS
3.35%-1YR
3.50%-18MOS
3.00%-2YRS

<u>RATES SCORING BAND:</u>	
(1)	700+
(2)	660-699
(3)	620-659
(4)	580-619
(5)	579 and below

LOAN TYPES

SHARED SECURED: Flat rate of 3.50%

SIGNATURE:

BASED ON CREDIT

\$10,000.00 BAND 1
\$6,000.00 BAND 2
\$4,500.00 BAND 3
\$3,500.00 BAND 4
\$2,500.00 BAND 5+below

RATES:

(1) 13.50%
(2) 14.00%
(3) 14.25%
(4) 17.25%
(5) 18.00%

CREDIT BAND 1+2 : UP TO 36MOS
CREDIT BAND 3,4,5: UP TO 24MOS

RV'S/BOATS/TRAILERS/ATV'S (Follow Auto guidelines below)

NEW AUTO:

Financing MSRP plus tax, title, and license fees available!

New or program with less than 30,000 miles = 100% of sticker price
60-84-month loans only on purchases of \$25,000 or more

NEW AUTO RATES-BASED ON MONTHS/AND CREDIT:

60-72 MONTH RATES:

- (1) 6.00%
- (2) 6.75%
- (3) 10.25%
- (4) 14.65%
- (5) 17.15%

73-84 MONTH RATES:

- (1) 7.00%
- (2) 7.75%
- (3) 11.65%
- (4) 15.90%
- (5) 18.00%

USED AUTO:

Financing MSRP plus tax, title and license fees available!

USED AUTO RATES – BASED ON MONTHS AND CREDIT

2019-2018 = 90% OF NADA VALUE
2017-2023 = 80% OF NADA VALUE

60 – 72 MONTH RATES:

- (1) 7.00%
- (2) 8.35%
- (3) 11.35%
- (4) 15.35%
- (5) 17.60%

73-84 MONTH RATES:

- (1) 8.30%
- (2) 9.75%
- (3) 12.35%
- (4) 16.60%
- (5) 18.00%

USED AUTO RATES 10 YEARS AND OLDER

Moore County Schools FCU no longer finances vehicles 10 years and older.