



McClatchy Employees Credit Union Consumer Loan Rates as of January 31, 2019



Loan Type	Term	Rates as low as	Amount Financed
NEW Automobiles, SUVs, Light Trucks 100% of purchase price, tax, and license	72 months 84 months	3.99% 4.39%	
USED Autos, SUVs, 4 years or newer	72 months	4.09%	Max 100% retail book
USED Autos, SUVs, 5 years or older 120% of retail book, tax, and license	60 months 60 months	4.79% 5.99%	Max 100% retail book 120% loans must have less than 100,000 miles
Well seasoned >100,000 miles	60 months	7.99%	Max 80% retail book
Auto title loan <100,000 miles	60 months	7.99%	Max 80% retail book
Auto title loan >100,000 miles	48 months	9.99%	Max 80% retail book
NEW Motorcycle	60 months	7.99%	100% of purchase price, tax, and license. Extended warranties not financed.
USED Motorcycle	60 months	8.99%	100% of retail book, tax, and license. Extended warranties not financed. 0.25% discount for <80% financing
NEW Recreational Vehicle/5th Wheel	60 months 120 months 180 months	6.99% 7.99% 8.99%	100% of purchase price, tax, and license. Extended warranties not financed. Loans greater than 60 months must be \$20,000 or greater.
USED Recreational Vehicle/5th Wheel	60 months 120 months	6.99% 7.99%	100% of retail book, tax, and license. Extended warranties not financed. Loans greater than 60 months must be \$20,000 or greater. 0.25% discount for <80% financing
NEW Boat	60 months 120 months	6.99% 7.99%	100% of purchase price, tax, and license. Extended warranties not financed. Loans greater than 60 months must be \$20,000 or greater.
USED Boat	60 months 84 months	7.99% 8.99%	100% of retail book, tax, and license. Extended warranties not financed. Loans greater than 60 months must be \$20,000 or more. 0.25% discount for <80% financing
Signature/Consolidation	48 months	8.49%	Loans limited to \$10,000.
Share Secured	36 months 72 months	3.50% 4.50%	
Certificate Secured			Rate is 2% above certificate rate with term limited to certificate maturity date.

Members working an average of 22.5 hours per week or more may apply for a loan after 6 months of employment. Credit life and disability coverage is available upon request. Extended warranties exceeding \$1000 on new and used vehicles will not be financed. Used vehicle loans with extended warranties are limited to tier percentage of retail book plus tax and license. No vehicles older than 12 years will be financed. Maximum unsecured debt per member is typically limited to \$10,000.00

Rates subject to change without notice. All loans are subject to credit approval.

McClatchy Employees Credit Union is an Equal Opportunity Lender.