


LOAN RATES

July 1, 2010

[Last rate revision – July 1, 2010]

VEHICLE & PERSONAL						
	<i>term</i>	<i>rate</i>				
Vehicle loans			<p>¹Rate increases 0.5% if loan is not on automatic payment and increases a minimum of 0.5% if collateral requirements are not met. Additional increases subject to credit scores. 72 month term subject to a minimum loan amount of \$15,000 and FICO score of at least 700.</p> <p>²Rate increases 0.5% if loan is not on automatic payment. Additional increases subject to credit scores.</p> <p>³Rates subject to credit score, loans program, and loan-to-value ratio.</p> <p>⁴More than 150 different fixed rate real estate loan products (investment, construction, jumbo, balloon, and stated income / assets) available; call for details.</p> <p>⁵Rates subject to credit score.</p> <p>Real estate loan rates: not quoted as APR; discount points and closing costs may be applicable.</p> <p>Late payment fees: <i>Consumer:</i> 5% of payment after 10 days overdue; minimum fee of \$15, maximum of \$100 <i>Real estate:</i> 5% of payment after 15 days overdue; minimum fee of \$10, maximum of \$100</p> <p>Change: All rates are subject to change at any time without prior notice.</p> <p style="text-align: center;">800-451-5719</p> <div style="text-align: right;">  </div>			
New – 2 years old	36 months	4.49% ¹				
	48 months	4.75% ¹				
	60 months	4.99% ¹				
	72 months	5.49% ¹				
3 – 5 years old	36 months	5.99% ¹				
	48 months	6.25% ¹				
	60 months	6.75% ¹				
6 – 8 years old	36 months	6.99% ¹				
	48 months	7.25% ¹				
	60 months	7.99% ¹				
Personal loans						
	12 months	8.00% ²				
	24 months	9.00% ²				
	36 months	10.00% ²				
	48 months	11.00% ²				
	60 months	11.00% ²				
Personal Line of Credit		9.90% ²				
Saving-secured		5.90%				
Certificate-secured		certificate rate + 3.00%				
Congregation-secured		call				
Visa credit card		8.90% ⁵				
REAL ESTATE LOANS						
	<i>5 years</i>	<i>10 years</i>	<i>15 years</i>	<i>20 years</i>	<i>25 years</i>	<i>30 years</i>
Home equity ³	4.99%	5.49%				
Home equity line of credit ³		5.99%	6.25%	4.99%		
Adjustable rate 1/1 ³			5.00%	5.00%	5.00%	5.00%
Adjustable rate 3/3 ³			5.25%	5.25%	5.25%	5.25%
Adjustable rate 5/5 ³			5.50%	5.50%	5.50%	5.50%
Conventional fixed rate ^{3,4}		call	call	call	call	call
BUSINESS LOANS			STUDENT LOANS			
<p>Mennonite Financial has several different kinds of business loans available to members:</p> <ul style="list-style-type: none"> • <i>Loans and lines of credit</i> for business, agriculture, commercial, and corporate operating expenses, fixtures, equipment, and real estate. • <i>Letters of credit</i> for business purposes. • <i>Loans and lines of credit</i> to churches and church-related non-profit organizations. <p>Call 800-451-5719 for information.</p>			<p>Mennonite Financial participates in the AES Stafford student loan program. Plus loans for parents are also available through AES Stafford. Call for latest rates.</p>			