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# Rate Schedule

All rates are subject to change without prior notice. These rates replace previously dated rates.

These rates are for **Extra Credit Union** members only. A minimum deposit of $5 in a regular savings account is required for membership.

**Vehicle Loans**

|  |  |  |
| --- | --- | --- |
| **Term** | **Rate** | **APR\*** |
| Up to 96  Months | As low as  4.75% | As low as  4.83% |
| Specific rates are based on credit history and are determined after the application is reviewed. \*APR is Annual Percentage Rate and includes the cost of the loan. Costs vary from $45-$75 and are assessed by loan amount. 96 monthly payments of $12.55 per $1,000 borrowed. | | |

**Recreational Vehicle Loans**

|  |  |  |
| --- | --- | --- |
| **Term** | **Rate** | **APR\*** |
| Up to 120  Months | As low as  4.75% | As low as  4.78% |
| Specific rates are based on credit history and are determined after the application is reviewed. \*APR is Annual Percentage Rate and includes the cost of the loan. Costs vary from $45-$75 and are assessed by loan amount. 120 monthly payments of $10.49 per $1,000 borrowed. | | |

**Personal Loans**

|  |  |  |  |
| --- | --- | --- | --- |
| **Type** | **Term** | **Rate** | **APR\*** |
| Personal Loan | Up to 72 Months | As low as 10.95% | As low as 11.23% |
| \*APR is Annual Percentage Rate and includes the cost of the loan. Costs vary from $45-$75 and are assessed by loan amount.  72 monthly payments of $19 per $1,000 borrowed. | | | |
| flexLINE of Credit | N/A | As low as 10.95% | As low as 10.95% |
| Savings/Certificate Secured Loan | Up to 120 Months | As low as 9.50% | As low as 9.50% |
| \*APR is Annual Percentage Rate. | | | |

We do business in accordance with the Federal Fair Housing Law and   
Equal Credit Opportunity Act. All Loans are subject to credit approval.

Federally Insured by NCUA

\*APR is annual percentage rate on loan products.

\*\*APY is annual percentage yield in savings products.

Effective 1/1/2025

**Mastercard—Credit Card**

|  |  |  |  |
| --- | --- | --- | --- |
| **Type** | **Term** | | **APR\*** |
| Platinum | N/A | Fixed rate as low as 9.95%\* | |
| Platinum Rewards | N/A | Estimated as low as 15.70%\*\* | |
| \*Rates based on individual credit history. \*\*Variable Platinum Rewards rate is based in the *Wall Street Journal* published prime rate + 8.2% or more based on individual credit history. Variable rate is subject to change. | | | |

**Extra Quick Loan**

|  |  |  |
| --- | --- | --- |
| **Type** | **Term** | **APR\*** |
| Extra Quick Loan | Up to 12  Months | As low as  20.95% |
| $35 application fee. Minimum monthly payment is $99.00.  Certain conditions apply. Must be a member for at least 6 months. | | |

**Mortgage Loans**

|  |
| --- |
| **First Mortgage Loans** |
| Rates are available by visiting our website at ExtraCreditUnion.org  or by contacting us at (586) 276-3000. |

**Home Equity Line of Credit (HELOC)**

|  |  |  |
| --- | --- | --- |
| **Type** | **Term** | **APR\*** |
| Variable Rate HELOC\* | N/A | Estimated as low as 8.50% |
| Certain conditions may apply. \*Variable Rate HELOC rate is based on the *Wall Street Journal* prime rate + 1% or more based on individual credit history.  *Wall Street Journal* prime rate as published in the on the 1st of each month  and are subject to change monthly. | | |

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**Savings Products**

|  |  |  |  |
| --- | --- | --- | --- |
| **Type** | | **APY\*\*** | **Minimum Balance** |
| \*Primary Savings Account | 0.05% | | $5 |
| Checking Account | N/A | | $0 |
| Youth Savings Account | 0.05% | | $5 |
| Organizational Savings Account | 0.05% | | $5 |
| \*Futurity Savings Account | 0.05% | | $5 |
| Futurity Checking Account | N/A | | $0 |
| \*Extra Savings Account | 0.05% | | $0 |
| \*$100 minimum balance required to earn dividends. | | | |

**Money Market**

|  |  |  |
| --- | --- | --- |
| **Type** | **APY\*\*** | **Minimum Balance** |
| Money Market Account | 2.00% | $5,000-$14,999.99 |
| 2.25% | $15,000-$24,999.99 |
| 2.50% | $25,000-$49,999.99 |
| 2.75% | $50,000.00-$99,999.99 |
| 3.00% | $100,000 + up |
| Youth Money Market | 2.00% | $2,000-$19,999.99 |
| 2.25% | $20,000-$49,999.99 |
| 2.50% | $50,000 + up |
| Dividends are paid and compounded monthly. | | |

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\*\*APY is annual percentage yield in savings products.

Effective 1/1/2025

**Fixed-Rate Certificates**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Term** | **Rate** | | **APY\*\*** | **Minimum Balance** |
| 6 Months | 4.00% | 4.06% | | $500 |
| 12 Months | 4.25% | 4.32% | | $500 |
| 24 Months | 4.25% | 4.32% | | $500 |
| 36 Months | 4.50% | 4.58% | | $500 |
| 60 Months | 4.75% | 4.83% | | $500 |
| Dividends are paid and compounded quarterly. Penalty may be imposed for early withdrawal. Contact your personal attorney or tax advisor for advice on your personal situation.  For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. | | | | |