

Mount Jezreel Federal Credit Union Loan Information

Types of Loans

Loan	Interest Rate @	Term
Vacation	6% - 15%	12 months
Unsecured	6% - 15%	Up to 36 months
Collateral	3%	Up to 36 months
Auto Loan	5% - 15%	Up to 5 years
Fast Loan	25%	Up to 6 Months

Rates are granted according to credit criteria and qualifications

Loans are evaluated using the following criteria”

Character, Capital, Collateral Credit Risk, Credit Report and Qualifications

Authorized Rates (unsecured)

<u>Credit Score</u>	<u>Rating</u>	<u>Interest Rate</u>
750-840+	Excellent	7.99%
749-660	Good	9.99%
659-620	Fair	11.99%
619-350	Poor	TBD