Thiokol-Elkton Federal Credit Union

Loans Rates Effective:

November 1, 2024

2024 Holiday Loan Campaign

November 1, 2024 through January 31, 2025 Promotion offers – unsecured loan rates as low as 4.49% (rates to be 1% lower rates than lobby rates)

APPENDIX I – GRADE-BASED INTEREST RATE TABLE FOR UNSECURED CREDIT

Product	Α	В	С	D
VISA-Classic	10.90%	A Rate +1.0%	A Rate + 3.0%	A Rate + 5.0%
Insta-Loan	0.00%	0.00%	0.00%	0.00%
Closed End Signature – 12 mo	5.49%	A +1.0%	A +3.0%	A +5.0%
Closed End Signature – 24 mo	5.49%	A +1.0%	A +3.0%	A +5.0%
Closed End Signature – 36 mo	5.49%	A +1.0%	A +3.0%	A +5.0%
Closed End Signature – 48 mo	6.79%	A +1.0%	A +3.0%	A +5.0%
Closed End Signature – 60 mo	7.49%	A +1.0%	A +3.0%	A +5.0%

APPENDIX II – GRADE-BASED INTEREST RATE TABLE FOR NEW VEHICLE LOANS

Product	A 700 – and Above	B 650 – 699	C 600 - 649	D 600 – Below
		A Rate + .75%	A Rate + 1.50%	A Rate + 2.25%
NEW AUTO/TRUCKS	4.74%	5.49%	6.24%	6.99%
0-36 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
NEW AUTO/TRUCKS	4.99%	5.74%	6.49%	7.24%
37-48 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
NEW AUTO/TRUCKS	5.24%	5.99%	6.74%	7.49%
49-60 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
NEW AUTO/TRUCKS	5.74%	6.49%	7.24%	7.99%
61-72 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY

APPENDIX III – GRADE-BASED INTEREST RATE TABLE FOR USED VEHICLE LOANS

Product	A 700 – and Above	B 650 – 699	C 600 – 649	D 600 – Below
		A Rate + .75%	A Rate + 1.50%	A Rate + 2.25%
USED AUTO/TRUCKS	5.24%	5.99%	6.74%	7.49%
0-36 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
USED AUTO/TRUCKS	5.49%	6.24%	6.99%	7.74%
37-48 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
USED AUTO/TRUCKS	5.74%	6.49%	7.24%	7.99%
49-60 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
USED AUTO/TRUCKS	6.24%	6.99%	7.74%	8.49%
61-72 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY

^{*}Add 0.25% to Loan Rates if Not Auto Charging Payments

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APPENDIX IV - GRADE-BASED INTEREST RATE TABLE FOR NEW RECREATIONAL VEHICLE LOANS

Product	A 700 – and Above	B 650 – 699	C 600 - 649	D 600 – Below
		A Rate + .75%	A Rate + 1.50%	A Rate + 2.25%
NEW RV, BOAT, MC	4.99%	5.74%	6.49%	7.24%
0-48 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
NEW RV, BOAT, MC	5.24%	5.99%	6.74%	7.49%
49-60 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
NEW RV, BOAT, MC	5.74%	6.49%	7.24%	7.99%
61-72 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY

APPENDIX IV GRADE-BASED INTEREST RATE TABLE FOR USED RECREATIONAL VEHICLE LOANS

Product	A 700 – and Above	B 650 – 699	C 600 - 649	D 600 – Below
		A Rate + .75%	A Rate + 1.50%	A Rate + 2.25%
USED RV, BOAT, MC	5.49%	6.24%	5.49%	6.24%
0-48 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
USED RV, BOAT, MC	5.74%	6.49%	5.74%	6.49%
49-60 MTHS.	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
USED RV, BOAT, MC	6.24%	6.99%	6.49%	7.24%
61-72 MTHS	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY

APPENDIX V - GRADE-BASED INTEREST RATE TABLE FOR HOME EQUITY SECURED LOANS

Product	A 700 – and Above	B 650 – 699	C 600 - 649	D 600 – Below
		A Rate + .50%	A Rate + 1.00%	A Rate + 1.50%
FIXED H/EQUITY	4.25%	4.75%	5.25%	5.75%
0 - 7 YR (84 month) TERM	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
FIXED H/EQUITY	5.00%	5.50%	6.00%	6.50%
85 month - 10 YR TERM	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY
FIXED H/EQUITY	6,25%	6.75%	7.25%	7.75%
>10 - 15 YR TERM	AUTO PAY	AUTO PAY	AUTO PAY	AUTO PAY

*Add 0.25% to Loan Rates if Not Auto Charging Payments

APPENDIX VI – INTEREST RATE TABLE FOR **SHARE AND SHARE CERTIFICATE** SECURED LOANS

(NOT Risk Based Priced)

Share Secured Loans 2.00% 36 months 2.35% 48 months 2.50% 60 months

Share Certificate Secured Loans 1.50 % plus earnings rate for term up to 84 month term

*Add 0.25% to Loan Rates if Not Auto Charging Payments