

**CONSUMER & EQUITY LOAN RATES**

20 YEAR SPECIAL EQUITY LOAN PROGRAM				
Equity Special	Rate	Monthly Payment per \$1000	Annual Percentage Rate (APR)***	Term
<b>20 Year Fixed Rate Equity Loan ^1</b>	<b>3.125%^</b>	<b>\$5.61</b>	<b>3.125%^</b>	<b>240 Months</b>
Consumer Loan Type	Annual Percentage Rate (APR)***	Monthly Payment per \$1000 (Based on longest term & Direct Pay APR)	APR with Direct Pay*	Term
<b>New Auto (2020-2021)</b>	<b>As Low As 2.99%**</b>	\$29.08	<b>As Low As 2.74%**</b>	<b>36 Months</b> Contact us at (508) 678-9028 for additional rates and terms up to 72 months
<b>Used Auto (2011-2019)</b>	<b>As Low As 3.65%**</b>	\$29.37	<b>As Low As 3.40%**</b>	<b>36 Months</b> Contact us at (508) 678-9028 for additional rates and terms up to 60 months
<b>Motorcycle</b>	<b>As Low As</b>		<b>As Low As</b>	
New (2020-2021)	<b>5.65%**</b>	\$19.17	<b>5.40%**</b>	<b>Up to 60 months</b>
Used (2011-2019)	<b>5.65%**</b>	\$23.32	<b>5.40%**</b>	<b>Up to 48 months</b>
<b>Boat</b>	<b>As Low As 7.50%**</b>	\$10.55	<b>As Low As 7.25%**</b>	<b>Up to 240 months</b>
<b>Recreational vehicle</b> (Maximum \$50,000.00)	<b>As Low As 7.50%**</b>	\$10.55	<b>As Low As 7.25%**</b>	<b>Up to 144 months</b>
<b>Personal Unsecured</b> (Maximum \$20,000)	<b>As Low As 8.50%**</b>	\$24.65	<b>As Low As 8.25%**</b>	<b>Up to 48 months</b>
<b>Credit Card Consolidation</b> (Maximum \$10,000)	<b>As Low As 5.50%**</b>	\$23.26	<b>As Low As 5.25%**</b>	<b>Up to 48 months</b>
<b>Fully Secured</b> (Maximum \$40,000)	3% over collateral pledged			<b>Up to 60 months</b>
<b>Overdraft Protection</b>	<b>As Low As 8.25%**</b>	N/A	NA	NA
<b>Mass Save® Heat Loan~</b>	<b>0.00%</b>	\$11.90	NA	<b>up to 84 Months</b>
Bonus Rewards Credit Card	To Apply: visit <a href="http://www.FRMCU.com">www.FRMCU.com</a> or stop in any of our conveniently located branch offices located in Fall River and Assonet.			Revolving
EQUITY PROGRAMS 1, 2	Annual Percentage Rate (APR)***	Monthly Payment per \$1000 (Based on longest term & Direct Pay APR)	APR with Direct Pay*	Term
Loan to Value up to 80% of Appraised Value.*** Minimum \$10,000 - Maximum \$200,000				
<b>Fixed Rate Home Equity Loan</b>	<b>As Low As 2.15%**</b>	\$17.49	<b>As Low As 1.90%**</b>	<b>5 years</b>
	<b>As Low As 3.15%**</b>	\$9.61	<b>As Low As 2.90%**</b>	<b>10 Years</b>
	<b>As Low As 4.15%**</b>	\$7.35	<b>As Low As 3.90%**</b>	<b>15 Years</b>
<b>Fixed Rate Equity Line of Credit</b>	<b>As Low As 4.90%**</b>	\$14.09	N/A	<b>10 Years</b> (3 year draw period / 7 year repayment)
<b>Variable Rate Equity Line of Credit</b>	<b>Prime Rate</b> Prime Rate is currently 3.25%. The interest rate is based on the Prime Rate as published in the Wall Street Journal. Maximum rate of 18%.			<b>15 Years</b> (5 year draw period / 10 year repayment)
MEMBER BUSINESS LOANS ***				
If you're looking to improve, refinance or purchase a multifamily property, we have the solutions you can use. We offer a variety of competitively priced Member Business Loan Products for your multifamily needs. Rates & Terms are subject to credit quality review. Contact us at (508) 678-9028 for additional information.				

Annual Percentage Rate(s) subject to change without notice.

**^ Subject to credit approval. 1-4 family owner-occupied property. Maximum loan to value (LTV) 75%. Minimum credit score 725. Maximum loan amount \$200,000. FRMCU must be in the first lien position. Cannot be combined with any other offers.**

\* Direct Pay rate reflects a discount for automatic repayment made from your FRMCU Checking Account, and may change if direct pay is cancelled.

\*\* Annual Percentage Rates are determined by individual credit worthiness and are subject to credit approval. Additional rates and terms may be available.

\*\*\* Some restrictions apply.

~ Restrictions apply. This offer is subject to program eligibility requirements. Visit [www.masssave.com/en/saving/residential-rebates/heat-loan-program](http://www.masssave.com/en/saving/residential-rebates/heat-loan-program) for details. Minimum loan amount is \$2,000.00. Maximum loan amount is \$25,000.00. Monthly payment is based on a \$25,000.00 loan for 84 months.

1. Appraisal may be required. Additional fee if title is held in any type of Trust or Life Estate.

2. Equity Program Rates and APR are for owner-occupied 1-4 Family dwelling. Other rates and terms may be available for 1-4 family non-owner-occupied properties.

