

CONSUMER & EQUITY LOAN RATES

Consumer Loan Type	Annual Percentage Rate (APR)***	Monthly Payment per \$1000 (Based on longest term & Direct Pay APR)	APR with Direct Pay*	Term
New Auto (2021-2022)	As Low As 3.24%**	\$29.19	As Low As 2.99%	36 Months Contact us at (508) 678-9028 for additional rates and terms up to 72 months
Used Auto (2012-2020)	As Low As 3.50%	\$29.30	As Low As 3.25%	36 Months Contact us at (508) 678-9028 for additional rates and terms up to 60 months
Motorcycle New (2021- 2022) Used (2012-2020)	As Low As 5.90% ** 5.90%	\$19.29 \$23.44	As Low As 5.65% 5.65%	Up to 60 months Up to 48 months
Boat	Visit www.frmcu.com or stop in any of our conveniently located branch offices located in Fall River and Assonet for more details			
Recreational vehicle (Maximum \$50,000.00)	As Low As 7.50% **	\$10.55	As Low As 7.25% **	Up to 144 months
Personal Unsecured (Maximum \$20,000)	As Low As 8.50%**	\$24.65	As Low As 8.25%**	Up to 48 months
Fully Secured (Maximum \$40,000)	3% over collateral pledged			Up to 60 months
Overdraft Protection	As Low As 8.25%**	N/A	NA	NA
Mass Save® Heat Loan~	0.00%	\$11.90	NA	up to 84 Months
Bonus Rewards Credit Card	To Apply: visit www.FRMCU.com 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				
Fixed Rate Home Equity Loan	As Low As 2.90% **	\$17.92	As Low As 2.650%	5 years
	As Low As 3.90% **	\$10.08	As Low As 3.65% **	10 Years
	As Low As 4.90% **	\$7.86	As Low As 4.65%	15 Years
Fixed Rate Equity Line of Credit	As Low As 5.40% **	\$14.32	N/A	10 Years (3 year draw period / 7 year repayment)
Variable Rate Equity Line of Credit	Prime Rate Prime Rate is currently 5.50%.The interest rate is based on the Prime Rate as published in the Wall Street Journal. Maximum rate of 18%.			15 Years (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.

- * 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 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.

