

**CONSUMER & EQUITY LOAN RATES**

Consumer Loan Type	Annual Percentage Rate (APR) <sup>1</sup>	Monthly Payment per \$1000 (Based on longest term & Direct Pay APR)	APR with Direct Pay <sup>2</sup>	Term
<b>New Auto (2023-2024)</b>	As Low As 6.99%	\$30.87	As Low As 6.74%	<b>36 Months</b> Contact us at (508) 678-9028 for additional rates and terms up to 84 months
<b>Used Auto (2014-2022)</b>	As Low As 7.24%	\$30.99	As Low As 6.99%	<b>36 Months</b> Contact us at (508) 678-9028 for additional rates and terms up to 72 months
<b>Motorcycle</b> New (2023-2024) Used (2014-2022)	As Low As 8.15%	\$20.35 \$24.48	As Low As 7.90%	<b>Up to 60 Months</b> <b>Up to 48 Months</b>
<b>Boat</b>	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 for more details.			
<b>Recreational vehicle</b> (Maximum \$50,000.00)	As Low As 9.75%	\$11.81	As Low As 9.50%	<b>Up to 144 Months</b>
<b>Personal Unsecured</b> (Maximum \$30,000)	As Low As 11.75%	\$17.52	As Low As 11.50%	<b>Up to 84 Months</b>
<b>Fully Secured</b> (Maximum \$40,000)	3% over collateral pledged			<b>Up to 60 Months</b>
<b>Overdraft Protection</b>	10.50%	N/A	NA	NA
<b>Mass Save® Heat Loan~</b>	0.00%	\$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 *	Annual Percentage Rate (APR) <sup>1</sup>	Monthly Payment per \$1000 (Based on longest term & Direct Pay APR)	APR with Direct Pay <sup>2</sup>	Term
<b>Fixed Rate Home Equity Loan</b>	As Low As 6.150%	\$19.40	As Low As 5.900%	<b>5 Years</b>
	As Low As 6.750%	\$11.48	As Low As 6.50%	<b>10 Years</b>
	As Low As 7.150%	\$9.07	As Low As 6.90%	<b>15 Years</b>
<b>20 Yr Equity Special</b>	7.400%	\$7.99	7.150%	<b>240 Months</b>
<b>Fixed Rate Equity Line of Credit</b>	7.15%	\$15.17	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 8.50%. 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. Some restrictions may apply. Contact us at (508) 678-9028 for additional information.				

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

1. 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.
  2. Direct Pay rate reflects a discount for automatic repayment made from your FRMCU Checking Account, and may change if direct pay is cancelled.
- ~ 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.
- \* 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. Appraisal may be required. Additional fee if title is held in any type of Trust or Life Estate. Loan to Value up to 80% of Appraised Value. Minimum \$10,000 -Maximum \$250,000. Some restrictions may

