

Like many other lenders, we use a credit score matrix to determine what rate borrowers will pay for car loans. In an effort to give you as much information as possible when car shopping, we make all of our rates available, not just a teaser rate.

New & Used Auto Loans (effective January 5, 2024)

FICO Credit Score	<u>2 YEAR</u>		<u>3 YEAR</u>		<u>4 YEAR</u>		<u>5 YEAR</u>		<u>6 YEAR</u>	
	Rate	CPT	Rate	CPT	Rate	CPT	Rate	CPT	Rate	CPT
730 +	6.00%	\$44.32	6.20%	\$30.51	6.75%	\$23.83	7.00%	\$19.80	7.25%	\$17.17
680 - 729	6.50%	\$44.55	6.70%	\$30.74	7.25%	\$24.06	7.75%	\$20.16	7.75%	\$17.41
640 - 679	7.00%	\$44.77	7.20%	\$30.97	7.75%	\$24.30	8.00%	\$20.28	8.25%	\$17.66
600 - 639	9.00%	\$45.68	9.20%	\$31.89	9.75%	\$25.24	10.00%	\$21.25	10.25%	\$18.65
Below 599	11.00%	\$46.61	11.20%	\$32.83	11.75%	\$26.21	12.00%	\$22.24	12.25%	\$19.68

Call us at 800.940.9466 or via email at support@mmfcu.zendesk.com

*Above rates assume automatic payment from a MMFCU account. Please add 0.25% for non-automatic payment. CPT = Cost per \$1000 borrowed.