

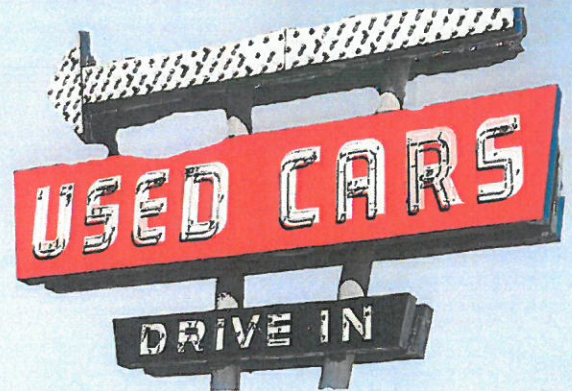
MEDFORD MUNICIPAL EMPLOYEES CREDIT UNION

CAR LOANS

2026 RATES FOR NEW & USED

NEW CARS:
UP TO \$75,000 (97% FINANCING)

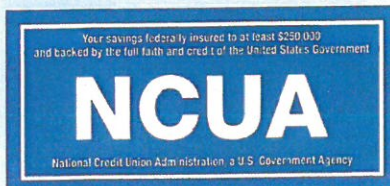
APY	*APR	TERM
3.99%	3.92%	3 YEARS
4.49%	4.40%	4 YEARS
4.99%	4.88%	5 YEARS
5.49%	5.36%	6 YEARS



USED CARS:
UP TO \$60,000 (95% FINANCING)



APY	*APR	TERM
4.99%	4.88%	3 YEARS
5.99%	5.83%	4 YEARS
6.49%	6.30%	5 YEARS



MMEFCU
CITY HALL, ROOM 200
MEDFORD, MA 02155

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*APR IS ANNUAL PERCENTAGE RATE. RATE AND TERM ARE DEPENDENT ON CREDIT QUALIFICATIONS AND REPAYMENT METHOD

MEDFORD MUNICIPAL FEDERAL CREDIT UNION

PERSONAL LOANS RATES FOR 2026

UP TO \$12,500

APY	APR	TERM
10.00%	09.57%	2 YEARS
12.00%	11.39%	3 YEARS
12.50%	11.84%	4 YEARS

OVER \$12,500 - \$18,000

1 CO-SIGNER IF NECESSARY
(MUST BE AN EMPLOYEE OF THE CITY &
A MEMBER OF THE CU OR SPOUSE)

APY	APR	TERM
11.00%	10.48%	2 YEARS
12.00%	11.39%	3 YEARS
13.00%	12.28%	4 YEARS

EMERGENCY LOANS

UP TO \$5,000

APY	APR	TERM
5.99%	5.83%	1 YEAR

SECURED LOANS - LOANS BORROWED AGAINST SHARE ACCOUNT - 3%

MAXIMUM ALLOWED - \$40,000.00

TOTAL MAXIMUM LOANED OUT ALLOWED - \$90,000.00

SHARE SAVINGS ACCOUNT

CURRENT RATE OF INTEREST 1.00% APY - 1.00% APR

ALL ACCOUNTS FULLY INSURANCED UP TO \$250,000.00 BY NCUA

