

Midwest Credit Union
2902 South Business Drive
Sheboygan, WI 53081
(920) 457-8898 or (800) 236-0902
Loan Rates Effective - August 1, 2011

New Vehicle Rates (2011 or new 2010) up to 90% MSRP

3 Years (36 months) or Less	Rates as low as 3.50% APR*	100% Financing Available
4 Years (48 months)	Rates as low as 3.75% APR*	
5 Years (60 months)	Rates as low as 4.00% APR*	
6 Years (72 months) \$25,000 Minimum	Rates as low as 4.25% APR*	

Used Vehicle Rates (2006-2010) up to 90% Retail Value

3 Years (36 months) or Less	Rates as low as 4.75% APR*
4 Years (48 months)	Rates as low as 5.00% APR*
5 Years (60 months)	Rates as low as 5.25% APR*
6 Years (72 months) \$25,000 Minimum	Rates as low as 5.50% APR*



Used Vehicle Rates (2005 and older) up to 90% Retail Value

3 Years (36 months) or Less	Rates as low as 7.00% APR*
-----------------------------	----------------------------

New/Used Motor Homes, Travel Trailers, 5th Wheels, and Boats over 16 ft.

3 Years (36 months) or Less	Rates as low as 6.25% APR*
4 Years (48 months)	Rates as low as 6.75% APR*
5 Years (60 months)	Rates as low as 7.25% APR*

New/Used Snowmobiles, Personal Watercrafts, ATVs, Mopeds, Boats under 16 ft.

3 Years (36 months) or Less	Rates as low as 6.25% APR*
-----------------------------	----------------------------

GAP Insurance available on Vehicles, Motorcycles, and Recreational Vehicles
Extended Warranties available on most Vehicles at a low cost!

Signature

Maximum \$5,000	Rates as low as 11.75% APR*
-----------------	-----------------------------

Kwik Cash

Maximum \$5,000 Limit	14.00% APR*
-----------------------	-------------

Single Payment Loans

Maximum \$2,000 Limit	Rates as low as 15.75% APR*
-----------------------	-----------------------------

Manufactured Home Loans

Payable on Demand Notes - Term of up to 10 years - up to 90% Value	
5 Year Rate (60 months)	Rates as low as 8.00% APR*

Home Equity Loans

Payable on Demand Notes - Term of up to 15 years - up to 90% Value	
3 Year Fixed Rate (36 months)	Rates as low as 4.25% APR*
4 Year Fixed Rate (48 months)	Rates as low as 4.50% APR*
5 Year Fixed Rate (60 months)	Rates as low as 4.75% APR*
10 Year Fixed Rate (120 months)	Rates as low as 6.75% APR*



Home Equity Line of Credit

Up to 80% Value	Prime
81-90% Value	Prime + 2.00%

Rates are subject to change quarterly. A \$25.00 Annual Fee may apply. Minimum rate 4.00%

Single or Joint Life and Single Disability Insurance is available on all loans

*** Annual Percentage Rate**

"Value" Based on Assessed Value or Appraised Value

Lowest Rates Printed-Rates Based on Credit Score at Time of Loan Application

Rates Are Subject To Change Without Notice

Maximum Length Of Loan To Be Determined At Time Of Loan Application

Contact The Credit Union For Additional Information

