



Consumer Loan Rates

fixed rate loans

| Product | Term | APR ¹ from | APR ¹ to |
|--|----------------|-----------------------|---------------------|
| New Auto | 0 – 60 months | 1.99% | 15.99% |
| | 61 – 72 months | 2.25% | 16.29% |
| Used Auto | 0 – 60 months | 1.99% | 16.79% |
| | 61 – 72 months | 2.25% | 16.99% |
| Recreation Vehicles: Older Used Car, Motorcycle, RV, etc. | 0 – 60 months | 5.99% | 16.99% |
| | 61 – 72 months | 6.99% | 14.99% |

variable rate loans

| Product | Term | APR ¹ from | APR ¹ to |
|----------------|---------------|-----------------------|---------------------|
| Line of Credit | N/A | 9.95% | 17.95% |
| Personal Loan | 0 – 60 months | 11.25% | 17.95% |

credit cards (variable rate)

| Product | Term | APR ¹ from | APR ¹ to |
|------------------|------|-----------------------|---------------------|
| Platinum | N/A | 7.65% | 17.95% |
| Platinum Rewards | N/A | 9.65% | 12.95% |

secured loans

| | | | |
|--------------------|---------------|-----------------|-----------------|
| Share Secured Loan | 0 – 36 months | Share Rate + 3% | Share Rate + 3% |
|--------------------|---------------|-----------------|-----------------|

The above loans are available to Charlotte Metro Federal Credit Union members in good standing and upon credit approval. There are no finance fees charged in association with the setup, underwriting, or obtaining of the above loans from Charlotte Metro Federal Credit Union. Quoted rates, dividends, annual percentage rates (APR), and annual percentage yields (APY) are subject to change daily at the discretion of the Board of Directors and without prior notice. Restrictions and qualifications apply.

¹Annual Percentage Rate (APR)