

CONSUMER & EQUITY LOAN RATES

Loan Account Type	Annual Percentage Rate (APR)***	Monthly Payment per \$1000 (Based on longest term & Direct Pay APR)	APR with Direct Pay*	Term
Unsecured Card Consolidation Loan (Maximum \$10,000.00)	As Low As 5.50% **	\$23.26	As Low As 5.25% **	Up to 48 months
Unsecured (Maximum \$15,000)	As Low As 8.50%**	\$24.65	As Low As 8.25%**	Up to 48 months
Bonus Rewards Credit Card	To Apply: visit www.FRMCU.com or stop in any of our conveniently located branch offices located in Fall River and Assonet.			Revolving
Fully Secured (Maximum \$40,000)	3% over collateral pledged			
New Auto (2020-2019) Used Auto (2010-2020)****	As Low As 3.74%**	\$29.41	As Low As 3.49% **	36 MONTHS
New Auto (2020-2019) Used Auto (2010-2020)****	As Low As 3.99%**	\$22.58	As Low As 3.74%**	48 MONTHS
New Auto (2020-2019) Used Auto (2010-2020)****	As Low As 4.24%**	\$18.53	As Low As 3.99%**	60 MONTHS
New Auto (2020-2019) ONLY	As Low As 3.99%**	\$15.64	As Low As 3.74%**	72 Months
Recreational vehicle New/Used (Maximum \$50,000.00)	As Low As 7.50% **	\$10.55	As Low As 7.25% **	Up to 144 months
Boats New/Used	As Low As 7.5% **	\$10.55	As Low As 7.25% **	Up to 144 months
Motorcycle New (2020- 2019) Used (2010-2020)	As Low As 5.65% ** 5.65% **	\$19.17 \$23.32	As Low As 5.40% ** 5.40% **	Up to 60 months Up to 48 months
Overdraft Protection	As Low As 8.25%**	N/A	NA	NA
HEAT Loan	Annual Percentage Rate (APR)***	Monthly Payment per \$1000 (Based on longest term & Direct Pay APR)	Limited Loan Amount	Term
HEAT LOAN	0.00%	\$9.62	Minimum loan amount is \$2,000.00 to Maximum loan amount is \$25,000.00	up to 84 Months
EQUITY PROGRAMS ^{1,3}	Annual Percentage Rate (APR)***	Monthly Payment per \$1000 (Based on longest term & Direct Pay APR)	APR with Direct Pay*	Term
Loan to Value up to 80% of Appraised Value.*** Minimum \$10,000 - Maximum \$175,000				
FREEDOM FIRST HOME EQUITY LOAN ²	As Low As 3.24% **	\$17.96	As Low As 2.99% **	5 Years
FREEDOM FIRST HOME EQUITY LOAN ²	As Low As 3.99% **	\$10.00	As Low As 3.74% **	10 Years
FREEDOM FIRST HOME EQUITY LOAN ²	As Low As 3.99% **	\$7.27	As Low As 3.74% **	15 Years
FREEDOM FIRST FIXED RATE LINE OF CREDIT ²	As Low As 5.00% **	\$13.90	N/A	10 Years (3 year draw period / 7 year redapment)
FIXED RATE HOME EQUITY LOAN	As Low As 4.24% **	\$18.40	As Low As 3.99% **	5 years
	As Low As 4.99% **	\$10.48	As Low As 4.74% **	10 Years
	As Low As 4.99% **	\$7.77	As Low As 4.74% **	15 Years
FIXED RATE LINE OF CREDIT	As Low As 6.00% **	\$14.61	N/A	10 Years (3 year draw period / 7 year repayment)
Variable Equity Line of Credit	Prime Rate Prime Rate is currently 4.75%.The interest rate is based on the Prime Rate as published in the Wall Street Journal. Maximum rate of 18%.			15 Years (5 year draw period / 10 year repayment)

MEMBER BUSINESS LOANS ***

If you're looking to improve or refinance/purchase multifamily property we have the solutions you can use. We offer a variety of competitively priced Member Business Loan

* Direct Pay rate reflects discount for automatic repayment made from your FRMCU Checking Account, and may change if direct pay is canceled.

** 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.

****2000 and older add 2.00% to current rate.

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

1. Appraisal fee required. Appraisal costs range from \$189.00 to \$525.00

2. FRMCU must be in 1st lien position. Property must be an owner-occupied 1-4 Family dwelling. Annual Percentage Rate will be determined by individual credit

3. Additional fee when title is held in Any type of Trust ownership or Life Estate.

