



P.O. Box 492395, Redding, CA 96049
(530) 222-6060 | (800) 303-3838
m1cu.org

Loan Rate Sheet

(Effective December 15, 2025 until changed)

Your starting annual rate may vary depending on credit worthiness, collateral value, and loan amount.

LOAN TYPE	APPROXIMATE TERM	ANNUAL PERCENTAGE RATE (FIXED)
Personal *Rate includes a 0.75% rate discount max.	Flexible terms available Up to 60 months	12.75% - 16.25%
Debt Consolidation *Rate includes a 0.75% rate discount max.	Up to 48 Months	12.75% - 16.25%
New Auto 4 Model Years & Newer *Rate includes 1.25% rate discount max.	12-84 months	4.99% - 17.24%
Used Auto 5 Model Years & Older *Rate includes 1.25% rate discount max.	12-84 months	5.24% - 17.24%
New RV & Boat 4 Model Years & Newer 100% Financing. *Rate includes 1.25% rate discount max.	Up to 144 months	5.74% - 17.74%
Used RV & Boat 5 Model Years & Older 100% Financing. *Rate includes 1.25% rate discount max.	Up to 144 months	6.24% - 17.74%
New/Used ATV, Motorcycle & Personal Watercraft 100% Financing. *Rate includes 1.25% rate discount max.	Up to 60 months	7.49% - 17.75%

Share Secured 3.00% margin above share rate. Does not qualify for rate discounts.	Up to 120 months	(Variable) 3.05%
Share Certificate Secured. Does not qualify for rate discounts.	Remaining term of Share Certificate	APR is 3% above Share Certificate APR (Variable)
Late Charge	If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part that is late.	
Collection Cost	You promise to pay all costs of collecting the amount you owe under this agreement including court cost and reasonable attorney fees.	

*RATE DISCOUNTS
Automatic Payment - 0.50%
Member for > 5 Years - 0.25%
Existing Loan with Members 1st - 0.50%
Account with Direct Deposit - 0.75%

APR = Annual Percentage Rate, APY = Annual Percentage Yield, LTV = Loan-to-Value.

Updated: 12/23/2025