

SM FEDERAL CREDIT UNION
CALL 831-4555 OR 254-8547
www.smfederal.org

LOAN RATES
May 10, 2012 to June 14, 2012

AUTO/TRUCK
BOAT-MOTORCYCLE-TRACTOR = 1% ABOVE APPLICABLE RATE

	<u>APR</u>	<u>monthly/per thousand</u>	<u>pay period/per thousand</u>
2011-2012	72 MONTHS 3.49%	15.41	7.12
	(AVAILABLE FOR NADA CATEGORY 3&4 ONLY)		
	60 MONTHS 2.49%	17.74	8.19
	48 MONTHS 1.99%	21.69	10.02
	36 MONTHS 1.99%	28.65	13.23
2010 -	48 MONTHS 3.49%	22.34	10.32
2009 -	42 MONTHS 3.99%	25.54	11.80
2008 -	36 MONTHS 4.49%	29.73	13.73
2007 -	36 MONTHS 4.99%	29.95	13.84
2006 -	30 MONTHS 5.49%	35.72	16.51
2005-	30 MONTHS 5.99%	36.11	16.69
2004 -1996	24 MONTHS 5.99%	44.48	20.56

MORTGAGE REFINANCE

1 st mortgage	15 YEAR	3.00%	6.91	3.19
1 st mortgage	10 YEAR	2.625%	9.49	4.38
1 st mortgage	5 YEAR	2.25%	17.37 for 59 pymts, 60 th pymt 34.74 per month per thousand, *	

*Please inquire for biweekly information.

HOME EQUITY LOANS - CALL FOR MORE DETAILS

Terms available up to 10 years, Current rates available upon request.

