

Chicago Municipal Employees Credit Union
 Loan Rates
 Effective 01/01/2018

New Vehicle		Used Vehicle 2017		Used Vehicle 2016		Used Vehicle 2015		Used Vehicle 2014		Used Vehicle 2013		Used Vehicle 2012	
Type	Rate	Type	Terr Rate	Type	Terr Rate	Type	Terr Rate	Type	Terr Rate	Type	Terr Rate	Type	Terr Rate
36 Months													
Platinum	2.25	Platinum	2.50	Platinum	2.95	Platinum	3.18	Platinum	3.40	Platinum	3.63	Platinum	4.00
Gold	3.05	Gold	3.30	Gold	4.25	Gold	4.75	Gold	5.28	Gold	5.83	Gold	6.20
Silver	4	Silver	4.25	Silver	5.82	Silver	6.71	Silver	7.69	Silver	8.74	Silver	9.00
Bronze	5.05	Bronze	5.30	Bronze	7.65	Bronze	9.07	Bronze	10.67	Bronze	10.74	Bronze	11.50
Copper	6.41	Copper	6.66	Copper	9.98	Copper	12.09	Copper	14.57	Copper	14.74	Copper	15.50
48 Months													
Platinum	3.1	Platinum	3.35	Platinum	3.80	Platinum	4.03	Platinum	4.25	Platinum	4.63	Platinum	5.00
Gold	4	Gold	4.25	Gold	5.28	Gold	5.83	Gold	6.40	Gold	6.83	Gold	7.20
Silver	5.05	Silver	5.30	Silver	7.06	Silver	8.05	Silver	9.13	Silver	9.25	Silver	9.40
Bronze	6.2	Bronze	6.45	Bronze	9.11	Bronze	10.71	Bronze	11.25	Bronze	12.20	Bronze	12.80
Copper	7.66	Copper	7.91	Copper	11.69	Copper	14.08	Copper	14.70	Copper	15.60	Copper	15.80
60 Months													
Platinum	3.2	Platinum	3.45	Platinum	3.90	Platinum	4.13	Platinum	5.25	Platinum	5.63	Platinum	6.65
Gold	4.2	Gold	4.45	Gold	5.49	Gold	6.04	Gold	7.25	Gold	7.63	Gold	8.65
Silver	5.35	Silver	5.6	Silver	7.39	Silver	8.40	Silver	9.25	Silver	9.63	Silver	10.65
Bronze	6.6	Bronze	6.85	Bronze	9.39	Bronze	11.21	Bronze	11.51	Bronze	11.63	Bronze	12.65
Copper	8.05	Copper	8.3	Copper	11.80	Copper	14.21	Copper	15.00	Copper	15.80	Copper	16.00
72 Months													
Platinum	4.3	Platinum	4.55	Platinum	5.00								
Gold	5.4	Gold	5.65	Gold	7.00								
Silver	6.65	Silver	6.90	Silver	9.00								
Bronze	8.65	Bronze	8.90	Bronze	11.00								
Copper	9.25	Copper	9.5	Copper	13.00								
84 Months													
Platinum	6.25	Platinum	6.50										
Gold	7.25	Gold	7.50										
Silver	8.25	Silver	8.50										
Bronze	9.25	Bronze	9.5										
Copper	10.25	Copper	10.5										

LOC	
TYPE	RATE
Platinum	8.59
Gold	12.60
Silver	16.85
Bronze	21.20
Copper	25.86

Signature	
TYPE	RATE
Platinum	8.59
Gold	12.60
Silver	16.85
Bronze	21.20
Copper	25.86

Shared Secured	
TYPE	RATE
Platinum	4.50

1st Time Borrower	
TYPE	RATE
A	25.86
B	25.86

Supplemental Student Loans	
TYPE	RATE
Platinum	8.59
Gold	12.60
Silver	16.85
Bronze	21.20
Copper	25.86

Student Loans	
TYPE	RATE
Government Secured	6.8
Supplemental Student Loans	****

HELOC	
TYPE	RATE
5 Year	6
10 Year Fixed	6.5
15 Year Fixed	7

Credit Card Rates	
TYPE	RATE
Secured Visa	19.80
Classic	19.00
Gold	13.50
Platinum	7.80

1st Mortgage	
TYPE	RATE
10	4
15	4.25
20	4.5
30 Year	5

Stretch Pay	
TYPE	RATE
30 Days	50%

OVERDRAFT LOC	
TYPE	RATE
	18%

Note anything over 7 year's mandatory GAP insurance
 For 72 and 84 terms has the value to be over \$30,000
 Comprehensive Extended Warranties

Chicago Municipal Employees Credit Union
 Loan Rates
 Effective 01/01/2018

New Recreational Vehicle		Used Vehicle 2017			Used Vehicle 2016			Used Vehicle 2015			Used Vehicle 2014			Used Vehicle 2013			Used Vehicle 2012		
Type	Rate	Type	Term	Rate	Type	Term	Rate	Type	Term	Rate	Type	Term	Rate	Type	Term	Rate	Type	Term	Rate
36 Months																			
Platinum	3.79	Platinum		4.04	Platinum		4.29	Platinum		4.42	Platinum		5.05	Platinum		5.18	Platinum		5.68
Gold	4.59	Gold		4.84	Gold		5.37	Gold		5.66	Gold		6.46	Gold		6.77	Gold		7.27
Silver	5.54	Silver		5.79	Silver		6.71	Silver		7.23	Silver		8.30	Silver		8.91	Silver		9.41
Bronze	6.59	Bronze		6.84	Bronze		8.28	Bronze		9.50	Bronze		11.00	Bronze		11.69	Bronze		12.19
Copper	7.95	Copper		8.20	Copper		10.32	Copper		12.59	Copper		14.97	Copper		15.47	Copper		15.97
48 Months																			
Platinum	4.64	Platinum		4.89	Platinum		5.14	Platinum		5.27	Platinum		5.50	Platinum		6.00	Platinum		6.50
Gold	5.54	Gold		5.79	Gold		6.41	Gold		6.74	Gold		7.00	Gold		7.33	Gold		7.83
Silver	6.59	Silver		6.84	Silver		7.95	Silver		8.57	Silver		9.00	Silver		9.25	Silver		9.75
Bronze	7.74	Bronze		7.99	Bronze		9.74	Bronze		11.20	Bronze		11.70	Bronze		12.35	Bronze		12.85
Copper	9.2	Copper		9.45	Copper		12.03	Copper		14.58	Copper		15.00	Copper		15.80	Copper		16.30
60 Months																			
Platinum	4.74	Platinum		4.99	Platinum		5.24	Platinum		5.37	Platinum		5.87	Platinum		6.37	Platinum		6.87
Gold	5.74	Gold		5.99	Gold		6.62	Gold		6.95	Gold		8.25	Gold		8.75	Gold		9.25
Silver	6.89	Silver		7.14	Silver		8.28	Silver		8.90	Silver		10.25	Silver		10.55	Silver		11.05
Bronze	8.14	Bronze		8.39	Bronze		10.39	Bronze		11.71	Bronze		12.50	Bronze		13.00	Bronze		13.50
Copper	9.55	Copper		9.8	Copper		12.39	Copper		14.71	Copper		15.50	Copper		16.00	Copper		16.50
72 Months																			
Platinum	4.54	Platinum		5.09	Platinum		5.34												
Gold	5.94	Gold		6.19	Gold		7.50												
Silver	7.33	Silver		7.44	Silver		9.50												
Bronze	8.25	Bronze		8.50	Bronze		11.50												
Copper	9.75	Copper		10	Copper		13.50												
84 Months																			
Platinum	6.75	Platinum		7.00															
Gold	7.75	Gold		8.00															
Silver	8.75	Silver		9.00															
Bronze	9.75	Bronze		10															
Copper	10.75	Copper		11															

Note anything over 7 year's mandatory GAP insurance
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 Comprehensive Extended Warranties