

**Chicago Municipal Employees Credit Union  
Loan Rates  
Effective 1/20/2011-2/16/2011**

**New Vehicle**

Type	Term	Rate
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36		
Platinum		4.5
Gold		5.3
Silver		6.25
Bronze		7.3
Copper		8.66

48		
Platinum		5.35
Gold		6.25
Silver		7.3
Bronze		8.45
Copper		9.91

60		
Platinum		5.45
Gold		6.45
Silver		7.6
Bronze		8.85

72		
Platinum		5.55
Gold		6.65
Silver		7.9

84		
Platinum		5.65
Gold		6.85

**Used Vehicle**

Type	Term	Rate
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1 Year		
Used Vehicle 36		
Platinum		4.95
Gold		6.25
Silver		7.82
Bronze		9.65
Copper		11.98

1 Year		
Used Vehicle 48		
Platinum		5.80
Gold		7.28
Silver		9.06
Bronze		11.11
Copper		13.69

1 Year		
Used Vehicle 60		
Platinum		5.90
Gold		7.49
Silver		9.39

1 Year		
Used Vehicle 72		
Platinum		6.00

Type	Term	Rate
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3 Year		
Used Vehicle 36		
Platinum		5.40
Gold		7.28
Silver		9.69
Bronze		12.67
Copper		16.57

3 Year		
Used Vehicle 48		
Platinum		6.25
Gold		8.40
Silver		11.13
Bronze		14.51
Cooper		18.87

Type	Term	Rate
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2 Year		
Used Vehicle 36		
Platinum		5.18
Gold		6.75
Silver		8.71
Bronze		11.07
Copper		14.09

2 Year		
Used Vehicle 48		
Platinum		6.03
Gold		7.83
Silver		10.05
Bronze		12.71
Copper		16.08

2 Year		
Used Vehicle 60		
Platinum		6.13
Gold		8.04
Silver		10.40
Bronze		13.21

Type	Term	Rate
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4 Year		
Used Vehicle 36		
Platinum		5.63
Gold		7.83
Silver		10.74
Bronze		14.47
Cooper		19.45

**LOC**

Type	Rate
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Platinum	8.5
Gold	12.6
Silver	16.85
Bronze	21.2
Cooper	25.86

**Shared Secured**

Type	Rate
Platinum	4.5

**HELOC**

Term	Rate
15 Year ARM	****
10 Year Fixed	****
15 Year Fixed	****

**1st Mortgage**

Term	Rate
3/1 ARM	****
5/1 ARM	****
7/1 ARM	****
15 Year Fixed	****
30 Year Fixed	****

**Supplemental Student Loans**

Type	Rate
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Platinum	8.5
Gold	12.6
Silver	16.85
Bronze	21.2
Cooper	25.86

**Signature**

Type	Rate
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Platinum	8.5
Gold	12.6
Silver	16.85
Bronze	21.2
Copper	25.86

**1st Time Borrower**

Type	Rate
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A	25.86
B	25.86

**Credit Card Rates**

Type	Rate
Sec Mastercard	19.8
Classic	19
Gold	13.5
Platinum	7.8

**Student Loans**

Type	Rate
Government Secured	6.8
Supplemental Student Loans	****

**Stretch Pay Loans**

Type	Rate
30 Days	50.00%

\*\*\*\* Consult with Peter Tzortzakis for the rate on these products