

Matson Employees' Federal Credit Union

Current Rates

Effective Date: 3/1/2023

SHARES

Paid Monthly - Last Day of Month

Regular Shares	0.15%	APR	
All other Sub-Shares	0.15%	APR	
IRA Shares	0.30%	APR	
Checkless Checking Shares	0.00%	APR	

Risk-Based Pricing Matrix

	A	B	C	D
	725 +	724 - 675	674 - 605	< 605

LOANS

On Credit Approval & Ability to Repay

Terms	Type: 70 Home Equity Fixed - LTV 85% up to \$75K			
<=84-Month up to \$75K	5.25%	6.05%	7.25%	8.05%
<=180-Month up to \$75K	5.75%	6.75%	7.75%	9.25%
<=240-Month up to \$75K	6.75%	7.75%	8.75%	9.45%
Terms	Type: 11 Unsecured - Debt Consolidation <=\$30K			
<=72-Month up to \$30K	7.79%	8.79%	10.79%	11.79%
Terms	Type: 20 New Auto			
<=60-Month	3.99%	4.99%	6.99%	8.49%
<=72-Month	4.49%	5.49%	7.49%	9.49%
<= 84-Month	5.49%	6.49%	8.49%	9.99%
Terms	Type: 30 Used Auto			
<=60-Month	5.49%	6.49%	7.99%	9.99%
<=72-Month	5.99%	6.99%	8.99%	10.49%
<=84-Month	6.49%	7.49%	9.99%	11.49%
Terms	Type: 40 New & Used Recreational Vehicles & Motorhomes			
<=72-Month	6.49%	7.49%	9.49%	10.49%
<=120-Month	7.99%	8.99%	10.49%	11.49%
Terms	Type: 10 Unsecured - Signature <=\$15K			
<=60-Month	7.49%	8.49%	Up to \$12K 9.99%	Up to \$10K 11.49%
Terms	Type: Visa Credit Card <=\$15K			
Open End	6.99%	8.99%	9.99%	11.99%
Terms	Type: 12,13,14 & 15 Special Unsecured <=\$5K			
<=24-Month	5.99%	6.49%	7.99%	8.99%