

Matson Employees' Federal Credit Union

Published Rates as of : August 1, 2023

(Subject to Change Without Notice)

DEPOSIT ACCOUNTS		Dividend Rate (APR)	Frequency	Minimum Balance
Membership/Regular Shares		0.20%	Monthly	>= \$25.00
All other Sub-Shares		0.20%	Monthly	> \$0.00
All IRA Shares		0.35%	Monthly	> \$0.00
Checkless Checking Shares		0.00%	Monthly	> \$0.00
Risk-Based Pricing Matrix				
FICO Rating	A	B	C	D
FICO Range	725 +	724 - 675	674 - 605	< 605
LOANS	<i>On Credit Approval & Ability to Repay</i>			
Terms	Type: 70 Home Equity Fixed Closed-End - LTV 85% Up To \$75K			
<= 84-Month up to \$75K	5.45%	6.25%	7.45%	8.25%
<= 180-Month up to \$75K	5.95%	6.95%	7.95%	9.45%
<= 240-Month up to \$75K	6.95%	7.95%	8.95%	9.65%
Terms	Type: 11 Unsecured - Debt Consolidation Up To \$30K			
<= 72-Month up to \$30K	8.49%	9.49%	11.49%	12.49%
Terms	Type: 20 New Auto			
<= 60-Month	4.29%	5.29%	7.29%	8.79%
<= 72-Month	4.79%	5.79%	7.79%	9.79%
<= 84-Month	5.79%	6.79%	8.79%	10.29%
Terms	Type: 30 Used Auto			
<= 60-Month	5.79%	6.79%	8.29%	10.29%
<= 72-Month	6.29%	7.29%	9.29%	10.79%
Terms	Type: 40 New & Used Recreational Vehicles & Motorhomes			
<= 72-Month	6.99%	7.99%	9.99%	10.99%
<= 120-Month	8.49%	9.49%	10.99%	11.99%
Terms	Type: 10 Unsecured - Signature <= \$15K			
<= 60-Month	8.19%	9.19%	Up to \$12K 10.69%	Up to \$10K 12.19%
Terms	Type: Visa Credit Card <= \$15K			
Open End/Revolving	6.99%	8.99%	9.99%	11.99%
Terms	Type: 12,13,14 & 15 Special Unsecured <= \$3K			
<= 24-Month	6.69%	7.19%	8.69%	9.69%