

Matson Employees' Federal Credit Union			Through: 5/31/2025	
Monthly Board of Directors Declaration of Rates			Board Approved Effective Date: 08/01/2023	
Account Deposits	Paid Monthly - Last Day of Month		Frequency	Minimum Balance
Regular Shares	0.20%	APR	Monthly	>= \$25.00
All other Sub-Shares	0.20%	APR	Monthly	> \$0.00
IRA Shares	0.35%	APR	Monthly	> \$0.00
Checkless Checking Shares	0.00%	APR	Monthly	> \$0.00
	Risk-Based Pricing Matrix		Board Approved Effective Date: 03/01/2023	
	A	B	C	D
	725 +	724 - 675	674 - 605	< 605
LOANS	<i>On Credit Approval & Ability to Repay</i>			
Terms	Type: 70 Home Equity Fixed - 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 <=\$30K			
			Up to \$25K	Up to \$20K
<=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			
			Up to \$12K	Up to \$10K
<=60-Month	8.19%	9.19%	10.69%	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 <=\$5K			
<=24-Month	6.69%	7.19%	8.69%	9.69%