Loans for Qualified Members from Southern Middlesex County Teachers FCU

*****ALWAYS CALL THE OFFICE FOR CURRENT RATES 732-238-8662*****

HOME EQUITY LOANS **Minimum: $10,000** **MAXIMUM: $150,000.00**

FIXED RATE	TERM	80% LTV RATE	80.01-85% LTV RATE
	5 YEARS	6.25%	6.75%
	10 YEARS	6.75%	7.25%
	15 YEARS	7.25%	7.75%
VARIABLE RATE	20 YEARS*	PRIME minus .25%	PRIME plus .25% (Prime is 7.00 as of 10/2026)

Caps: Max. Lifetime Rate is 18% and will not decrease below 3.0%.

*5-year draw period, then 15-year payback so total of 20 years

NEW CAR **Car must have less than 2500 miles to be considered new**

YEAR	CREDIT SCORE 750+	CREDIT SCORE <750	MAX TERM	MAX LOAN
2026	5.25%**	5.75%**	84 months	$60,000

If refinancing your auto, to receive new car rate it must be within 3 months of purchase date and have 2,500 miles or less

USED CAR **Will loan up to 100% of JD Power Retail Value**

YEAR	CREDIT SCORE 750+	CREDIT SCORE <750	MAX TERM	MAX LOAN
2024-2025	5.50%**	6.00%**	72 months	$50,000
2021-2023	5.95%**	6.45% **	60 months	$50,000
2018-2020	6.45%**	6.95% **	48 months	$45,000

If luxury or classic vehicle older than 2018 we will loan at the oldest vehicle rate for up to 48 months

****Based on *primary* account holder/applicant's Equifax credit score**

ASK US ABOUT NEW OR USED BOAT, MOTORCYCLE AND MOTORIZED RV RATES!!!

PERSONAL LOANS **Maximum Term 5 years**

Maximum unsecured limit will be determined based on credit history, employment history, income and debts.

NUMBER OF YEARS IN PRESENT JOB	MAXIMUM LOAN (NO COMAKER)	WITH COMAKER
FIRST YEAR	$1,000***	$3,500
SECOND YEAR AND UP	$20,000	

***If you have been a member with us but have recently changed jobs and are in your first year, your maximum loan amount will be determined based on credit history, employment history, income and debts.

TERM	RATE
UP TO 12 MONTHS	9.95%
13 – 36 MONTHS	10.95%
37 – 60 MONTHS	11.95%

SHARE SECURED LOANS **Rate is last dividend paid (.05% as of Sept. 30, 2026) + 2%, rounded up to nearest ½%**

You may borrow up to 100% of the available balance in your regular share savings account.

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