



**Northwest Municipal**  
FEDERAL CREDIT UNION

*Member Owned*

## *Line of Credit Signature Loan*

# ***10.50% APR\****

**Better Rates than a Credit Card**

**Low Monthly Payments**

Variable rate adjusts quarterly.

Credit Lines up to \$15,000 for those who qualify.

***Apply on-line at [www.MyNMFCU.com](http://www.MyNMFCU.com)***

Your APR\* may increase if the Prime Rate (Index) as published in *The Wall Street Journal* increases. To calculate the APR\* we add a margin of 2.00% to the Index value. We will use the most recent Index value as of the 1st day of each quarter preceding any APR adjustment. The APR\* is subject to change quarterly on the first day of January, April, July and October. The APR\* will never be greater than 18.00%, or the maximum rate allowed by law, whichever is less. Any increase in the APR\* will result in more payments until what you owe has been repaid.

The Prime Rate as of October 1, 2023 is 8.50% APR.

\*Annual Percentage Rate

Effective January 1, 2024