

Line of Credit Signature Loan 8.25% 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 <u>www.MyNMFCU.com</u>

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 September 22, 2022 is 6.25% APR.