



Current Rates

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APR: Annual Percentage Rate Qualification is based on an assessment of individual creditworthiness and our underwriting standards.
All Credit Union loan programs, rates, forms, and conditions are subject to change at any time with notice.

| Vehicle/Recreation Loans | | | |
|--|--|----------------------|-------------------------|
| Revolving Loans | Maximum Amount | Maximum Terms | Annual Percentage Rate |
| 1. New Cars and Trucks Up to 100% of purchase price | Loan Amount: \$30,000 and Under | approx. 0-36 months | 4.40%-10.90% APR |
| | Loan Amount: \$30,000 and Under | approx. 37-60 months | 4.95%-14.90% APR |
| | Loan Amount: \$30,001 and Over | approx. 61-72 months | 5.25%-6.00% APR |
| 2. New Boats / Recreational Vehicles | 85% of list price | approx. 72 months | 7.90% APR |
| | Amts borrowed over \$50,000 | approx. 180 months | 8.90% APR |
| 3. New Tractors | Minimum of \$5,000 up to \$15,000 | approx. 60 months | 10.90% APR |
| 4. New Motorcycles | 90% of list price | approx. 48 months | 9.90% APR |
| 5. New ATV's | 90% of list price | approx. 24 months | 10.90% APR |
| LOANS 1 - 5: MUST BE CURRENT YEAR MODEL ONLY. (UNTITLED, WITH ODOMETER LESS THAN 5,000 MILES) | | | |
| 6. Used Cars & Trucks Vehicles up to 7 years old Up to 100% of purchase price or existing loan balance to qualified members. | Loan Amount: Up to \$5,000 | approx. 0-24 months | 4.40%-10.90% APR |
| | Loan Amount: \$5,000 to \$8,000 | approx. 25-48 months | 4.40%-14.90% APR |
| | Loan Amount: \$8,001 to \$30,000 | approx. 49-60 months | 4.95%-14.90% APR |
| | Loan Amount: \$30,001 and Over | approx. 61-72 months | 5.25%-6.00% APR |
| 7. Used Boats Used Recreational Vehicles | N.A.D.A. Retail Value | approx. 48 months | 10.90% APR |
| | Amounts borrowed over \$15,000 | approx. 60 months | 8.25% APR |
| | Amounts borrowed over \$50,000 | approx. 180 months | 8.90% APR |
| 8. Used Motorcycles | N.A.D.A. Retail Value | approx. 24 months | 10.90% APR |
| 9. Used ATV's | N.A.D.A. Retail Value | approx. 12 months | 10.90% APR |
| 10. New & used yard/garden Used farm equipment | For Purchase Only Maximum of \$10,000 | approx. 35 months | 10.90% APR |
| LOANS 1 - 10: THE CREDIT UNION MAY REQUIRE COLLISION, FIRE AND THEFT INSURANCE COVERAGE ON THESE LOANS SHOWING THE CREDIT UNION AS LOSS PAYEE. IF YOU FAIL TO PROVIDE THIS COVERAGE, THE CREDIT UNION MAY PURCHASE IT FOR YOU. There is a \$500 maximum deductible on collision, fire, and theft insurance. | | | |
| The following notice is required by TRUTH IN LENDING ACT - REGULATION Z: You pay a FINANCE CHARGE for all money borrowed from the credit union. The FINANCE CHARGE is computed at the time each payment is made. For each day since the previous payment, the unpaid balance of your loan is multiplied by a daily periodic rate. The sum of these products equals the finance charge. | | | |
| Loan policies stated are available to qualifying members. Loan policy subject to change without notice. Other terms and conditions may apply. Contact your Loan Officer for complete details. | | | |

| Secured/Personal Loans | | | |
|--|-----------------------|---------------------|------------------------------------|
| | Maximum Amount | Maximum Terms | Annual Percentage Rate |
| 1. Personal | Employed Credit Limit | approx. 0-48 months | 8.90%-17.90% APR |
| 2. Savings | 100% of total deposit | approx. 120 months | 5.00% APR |
| 3. Savings Certificates | 100% of total deposit | approx. 120 months | Certificate Rate plus 2.00% |
| *Continuous Income-Credit Limit (total credit limit may be divided between personal loan and/or VISA) Up to 1 year: 15% of gross annual pay up to \$5,000 total unsecured. 1-3 years: 20% of gross annual pay up to \$10,000 total unsecured. 3-5 years: 25% of gross annual pay up to \$15,000 total unsecured. Over 5 years: 30% of gross annual pay up to \$40,000 total unsecured. | | | |

| Real Estate Loans | | | |
|--|---|--|---|
| | Maximum Amount | Maximum Terms | Annual Percentage Rate |
| 1. Real Estate Equity Loan Vacant Lots/Land (Purchase Money Only) | 80% of appraisal or purchase price, whichever is less, first mortgage only, maximum \$150,000 | approx. 240 months w/ Balloon Pmt due at 120 months | Prime Rate* Current Floor at 7.50% APR* |
| 2. Equity Access Loan / Single Family Primary Residence / Vacation Home (Non Rental) / Mobile Home Including Lot | 80% of appraisal, less any mortgage balance, maximum \$250,000 | approx. 180 months | Prime Rate minus 1.00%* Current Floor at 5.00% APR* |
| 3. Member Advantage Loan Single Family, Primary Residence | 90% of Appraisal less any mortgage balance, maximum \$75,000 | approx. 180 months | Prime Rate plus 1.00%* Current Floor at 8.00% APR* |
| Member Pays No Closing Costs on Loans 2 & 3 (above) if the first advance is over \$10,000 & loan remains open for two years. Consult your tax advisor for the tax benefits of a GEMC FCU Home Equity Loan. | | | |
| *The Rate is based on The Wall Street Journal (WSJ) Prime Rate. | | | |
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2100 E. Exchange Pl, Ste. 101, Tucker, GA 30084
Tucker (770) 270-7851 (800) 241-5374, ext. 7851
Dallas (770) 445-2800
Douglasville (770) 949-3557

