

DISCLOSURE FOR CONSUMER & AUTO LOANS

Member Notice:

PERSONAL- A personal loan is an online installment loan with loans sizes between **\$750 and \$15,000**. A personal loan can be a great option for those members looking to borrow money for a wedding, debt consolidation, home improvement, family vacation or any worthwhile purpose.

AUTO- A new or used auto loan or auto refinance is an online installment loan with various terms and options. Amounts are available up to 100% of the retail auto value.

LINE OF CREDIT- Lifeline, Line of Credit, is a consumer loan product with limits up to \$15,000. APR rate is a variable rate. With a line of credit, you can make withdrawals up to the limit approved.

Legal Disclaimer: MTCU's Terms of Use, MTCU Privacy Policy and the MTCU Complaint Notice apply to the use of this website and its services. Any display of APR, loan amounts, interest or other loan details are estimations only, and actual amounts will vary by borrower. Please note that MTCU may perform a credit check as part of MTCU's credit transaction approval process.

Availability: Your loan amount, APR and repayment term will vary based on your credit worthiness.

Material Disclosure: There is no guarantee that your loan request will be approved, or that you will be offered the loan amount requested. MTCU may perform a credit check to determine your creditworthiness or verify your information. We will pull credit to help determine the right loan product(s) for you. Short-term, small-dollar loans should not be used as a long-term solution to financial hardship.

APR Disclosure: The Annual Percentage Rate (APR) is the rate at which your loan accrues interest and is based upon the amount, cost and term of your loan, repayment amounts and timing of payments. Your actual rate will depend upon your credit score, loan amount, loan term, and credit usage and history. MTCU is legally required to show you the APR and other terms of your loan before you execute a loan agreement.

Credit Implications: MTCU may obtain credit scores or credit reports through the credit reporting agencies or alternative providers to determine your creditworthiness. By submitting your information to us, you agree to allow us to verify your information and check your credit. Late Payments (payments received after 10 days) or non-payment of loans may result in additional fees, collection activities, or both. Under state law, if you fail to fulfill the terms of your credit obligations you may be submitted to a credit reporting agency where a negative credit report will reflect on your credit record.