



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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P.O. Box 450449, Atlanta, GA 31145-0449
Tucker (770) 270-7851 (800) 241-5374, ext. 7851
Dallas (770) 445-2800
Douglasville (770) 949-3557

