

# COREPLUS CREDIT UNION

202 SALEM TPKE  
NORWICH, CT 06360  
860-886-0576  
HTTP://WWW.COREPLUS.ORG

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## PERSONAL LOAN RATES

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Federally Insured by NCUA  
Equal Opportunity Lender

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Equal Housing Lender

### EFFECTIVE DATE

March 1, 2026

### IMPORTANT INFORMATION:

The actual Annual Percentage Rate (APR), daily periodic rate (if applicable), due dates and payment amounts will be included in the initial disclosure based upon your specific loan needs. All loans are subject to a credit report. By applying, you are voluntarily agreeing to a credit report inquiry. If you opt out of having a credit report pulled, then your application will be withdrawn as an incomplete application. Loans are subject to credit approval. Rates, terms, and conditions may change without notice and can vary based on qualifications, and credit worthiness. For more information, speak with a credit union representative or visit [www.coreplus.org](http://www.coreplus.org).

### CREDIT UNION MEMBERSHIP:

Borrower(s) who are not current members are required to establish a Credit Union membership. Credit Union membership requires a \$0.01 par value share for each individual, or a \$0.02 par value for a joint account with two borrowers to be maintained over the life of the loan or membership.

### LOAN RATE INFORMATION:

The table below shows loan options currently offered by the Credit Union. For all available credit options (consumer, real estate, vehicle, etc.) check all our rates on the web site (see the address above) or see a credit union representative.

| Loan (Sub Account) Type                | Term (Months)       | APR As Low As <sup>1</sup> | Max Loan Amount     |
|--|---------------------|----------------------------|---------------------|
| Personal Loan                          | Up to 12            | 9.49%                      | \$30,000            |
|  | Up to 24            | 9.74%                      |                     |
|  | Up to 36            | 9.99%                      |                     |
|  | Up to 48            | 10.24%                     |                     |
|  | Up to 60            | 10.49%                     |                     |
|  | Up to 72            | 10.74%                     |                     |
| Signature Remodeler Loan               | Up to 72            | 7.99%                      | \$50,000            |
|  | Up to 96            | 8.49%                      |                     |
|  | Up to 120           | 8.99%                      |                     |
|  | Up to 144           | 9.49%                      |                     |
|  | Up to 180           | 9.99%                      |                     |
| CT Smart E Loan                        | Up to 60            | 6.99%                      | \$50,000            |
|  | Up to 84            | 6.99%                      |                     |
|  | Up to 120           | 6.99%                      |                     |
|  | Up to 144           | 7.49%                      |                     |
|  | Up to 180           | 7.99%                      |                     |
| Credit Builder Loan                    | Up to 12            | 7.99%                      | \$5,000             |
|  | Up to 24            | 8.49%                      |                     |
|  | Up to 36            | 8.99%                      |                     |
| Money Line of Credit                   | Open End            | 9.49%                      | \$15,000            |
| Rapid Cash Short Term Loan             | Up to 12            | 28.00%                     | \$2,000             |
| Mashantucket Pequot Tribal Nation Loan | Up to 12            | 17.95%                     | \$2,500             |
| Share Secured Loan                     | Up to 84            | 7.00%                      | 100% of Shares      |
| Certificate Secured Loan               | Term of Certificate | Cert. Rate + 3.00%         | 100% of Certificate |

## **1. ANNUAL PERCENTAGE RATE (APR)**

Your Annual Percentage Rate (APR) may differ based on credit history, credit worthiness, collateral year, term of loan, loan to value (LTV), and fees that may constitute finance charges. Not all applicants will qualify for the lowest rate. Share and Share Certificate secured loans and other flat rate loans are not subject to managed risk pricing. Your actual APR will be included in the initial Truth in Lending (TIL) disclosure. Rates are subject to change without notice.

**Payment Example:** For a loan amount of \$5,000.00 with an Annual Percentage Rate (APR) of 9.49% over a term of 12 months, the estimated monthly payment would be \$438.40.

### **RATE DISCOUNTS & FLOOR RATES:**

The Consumer Secured Floor Rate is 1.99% APR, and the Consumer Unsecured Floor Rate is 3.99% APR. The credit union may offer loan discounts; however, certain discounts may not be applied if they cause the final rate to fall below the current floor rates. To learn more about the discounts available, speak to a credit union representative.

### **COLLECTION COSTS:**

You agree to pay all costs of collecting the amount you owe under this agreement including court and attorney fees not of the unpaid debt or as allowed under applicable laws.

### **LATE CHARGE (LOANS):**

If your loan payment is TEN (10) or more days late you promise to pay a late charge of 5.00% of the payment due, or \$10, whichever is greater.

### **ANCILLARY PRODUCTS:**

The credit union is partnered with TruStage™, to offer optional ancillary products, including Debt Protection. The purchase of ancillary products is voluntary, is not required for loan approval, and does not affect loan terms or pricing. For more information, please speak with a credit union representative.

### **LOAN (Sub Account) Type:**

#### **PERSONAL LOAN**

The Personal Loan is a closed- end, unsecured loan that allows the borrower to use funds for a variety of purposes. Applicants consolidating debt will need to add 1.00%, above the base Personal Loan rate, not to exceed a maximum APR of 17.99%.

#### **SIGNATURE REMODELER LOAN**

The Signature Remodeler loan is available to homeowners who have established mortgage experience for a minimum of 18 months, have no 30- day late payments on mortgage tradelines within the past 18 months, nor is encumbered by delinquent taxes, judgments, or liens. The applicable APR for this loan is based upon both the applicant's credit score (FICO or similar) and the loan term.

#### **SMART-E/CT GREEN BANK LOANS**

The credit union is partnered with the Connecticut Green Bank to offer Smart- E Loans. To qualify for a Smart- E Loan, your home must be located in Connecticut, be owner occupied, and be a residential building with one (1) to four (4) units. If the building is a condominium, it must have individual meters. Eligibility is determined by various factors, including credit score and debt to income (DTI). The Connecticut Green Bank may require a Home Energy Assessment for qualifications on certain improvements. Loans are subject to credit approval. Rates, terms, and conditions may change without notice and can vary based on qualifications and creditworthiness.

If approved, the credit union will disburse the first of three installments (one-third) to the contractor. Following this initial payment, the Connecticut Green Bank will inform the credit union when the subsequent funds can be released to the contractor. For more information, talk to a credit union representative.

## **MONEY LINE OF CREDIT**

The Money Line of Credit is an open- end credit product that allows the borrower to access available funds up to an approved credit limit, subject to terms of the account agreement. The applicable APR for this loan is determined by the borrower's credit worthiness, including credit score and other underwriting factors.

If approved, the credit union reserves the right to increase, decrease, suspend, or terminate the borrower's credit limit based on account performance, repayment history, change in credit worthiness, and the result of periodic internal account reviews, as outlined in the borrower's Line of Credit Agreement and Disclosure contract.

## **CREDIT BUILDER LOAN**

The Credit Builder loan is designed to help members establish or rebuild positive consumer credit history. All loans are subject to credit approval, and approval is not guaranteed. Eligibility will be determined based on the applicant's ability to meet the underwriting and qualification requirements.

The loan requirements are as follows:

1. Membership with the Credit Union for a minimum of ninety (90) days.
2. Maintain active employment and an existing direct deposit relationship for a minimum of ninety (90) days. The direct deposit amount must meet or exceed the monthly loan obligation.
3. All accounts with the credit union must be in good standing, with no negative balances or past due loan payments.
4. If approved, fifty percent (50%) of the loan proceeds will be disbursed to the borrower at loan closing. The remaining fifty percent (50%) will be deposited into the borrower's deposit account and will not be accessible until the loan is paid in full.

The credit union does not guarantee any improvements to your credit score. Credit score outcomes depend on individual credit history, payment behavior, and other factors. Missing minimum monthly payments on this or any other loan may result in delinquent reporting to consumer reporting agencies, which could negatively impact your score. This product will not remove existing negative information from your credit report. Repayment of a Credit Builder Loan does not guarantee approval for future credit. All lending decisions are based on the applicant's creditworthiness and qualifications at the time of application.

**Payment Example:** For a loan amount of \$5,000 with an Annual Percentage Rate (APR) of 7.99% over a term of 12 months, the estimated monthly payment would be \$434.90.

## **RAPID CASH SHORT TERM LOAN**

The Rapid Cash loan is a Short-Term Small Amount loan (STS Loan), also known as a Payday Alternative Loan (PAL). The maximum loan amount is up to \$2,000.00. First-time applicants may qualify for loan amounts up to \$750.00. The maximum loan term is up to twelve (12) months, or up to six (6) months for first time applicants.

All applicants are subject to a \$20.00 non-refundable application fee, collected at the time of application. The application fee cannot be financed, deducted from loan proceeds, or paid by a personal check drawn on another financial institution. The \$20.00 non-refundable application fee is waived for all borrowers covered under the Military Lending Act (MLA).

All loans are subject to approval, and eligibility will be determined based on the applicant's ability to meet product's qualification requirements. The loan requirements are as follows:

1. Membership with the Credit Union for a minimum of ninety (90) days.
2. Existing direct deposit and employment must be maintained for a minimum of ninety (90) days, and the direct deposit must meet or exceed the monthly loan obligation.
3. No past due history on prior Rapid Cash loans.
4. Members must have all accounts in good standing with no negative balances or overdue loan payments.
5. Applicants may not have more than three (3) Rapid Cash loans within a rolling six (6) month period.
6. Applicants must have no open Rapid Cash loans at the time of application. Any existing Rapid Cash loans must be fully repaid prior to applying for a new loan.

If eligible, Applicants may receive a 2.00% rate discount for enrolling in automatic payments from a designated bank account. Enrollment must be requested at application and maintained to retain the discount. For additional information, please contact a credit union representative.

**Payment Example:** For a loan amount of \$2,000 with an Annual Percentage Rate (APR) of 28.00% over a term of 12 months, the estimated monthly payment would be \$193.02.

## **MASHANTUCKET PEQUOT TRIBAL NATION LOAN**

The Mashantucket Pequot Tribal Nation Loan (MPTN) is an unsecured loan for tribal members with the Mashantucket Pequot Tribe. To be eligible to apply for a Mashantucket Pequot Tribal Nation loan, applicants must be in good standing with the Tribe. They must visit the Tribes finance department to determine if they qualify for a Mashantucket Pequot Tribal Nation loan.

If eligible, the Tribe will issue approval documentation to the applicant, which will then be reviewed by the credit union. The applicant can proceed with their loan application to the credit union. However, eligibility does not guarantee loan approval by the credit union. All loans are subject to credit approval and will be evaluated based on the applicant's creditworthiness. Applicants that receive direct deposit into their deposit account with the credit union may be eligible for a rate reduction, subject to product eligibility and applicable floor rates.