

COREPLUS CREDIT UNION

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[HTTP://WWW.COREPLUS.ORG](http://www.coreplus.org)

PERSONAL LOAN RATES

Federally Insured by NCUA
Equal Opportunity Lender

Equal Housing Lender

EFFECTIVE DATE:

August 01, 2026

IMPORTANT INFORMATION:

The Annual Percentage Rate (APR), daily periodic rate (if applicable), payment due dates, and payment amounts will be disclosed on the Truth in Lending Disclosure. All loans are subject to credit approval. A credit report is required as part of the application process. By submitting a loan application, you authorize the Credit Union to obtain your credit bureau report. Applications submitted without authorization to obtain a credit bureau report will be considered incomplete and will not be processed.

Rates, terms, and conditions are subject to change without notice and may vary based on creditworthiness, qualifications, and other underwriting criteria. For complete details, contact 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 Type	Term (Months)	APR As Low As ¹	Max Loan Amount
Personal Loan	Up to 12	9.49%	\$25,000
	Up to 24	9.74%	
	Up to 36	9.99%	
	Up to 48	10.24%	
	Up to 60	10.49%	
Home Improvement Loan	Up to 60	7.99%	\$50,000
	Up to 84	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, creditworthiness, 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 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.

ANCILLARY PRODUCTS:

The credit union partners with TruStage™, to offer optional ancillary products, including Debt Protection. Purchasing these products is entirely voluntary, is not required for loan approval, and does not affect your loan terms or pricing. For additional information, please speak with a credit union representative.

LOAN TYPE:

PERSONAL LOAN

A Personal Loan is a closed- end, unsecured loan that may be used 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%. The minimum loan amount is \$500.

HOME IMPROVEMENT LOAN

A Home Improvement loan is an unsecured loan available to homeowners who have no mortgage payments that were 30 days or more past due within the previous 24 months and whose property is not subject to delinquent taxes, judgments, or liens. The applicable APR is based on the applicant's credit score (FICO or similar) and term of the loan. The minimum loan amount is \$500.

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. The minimum loan amount is \$500.

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 additional information, please speak with 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 creditworthiness, 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 creditworthiness, 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 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. 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.