

Rates are accurate as of 9/18/18 and are subject to change at any time.

Mortgage Loan Rates

Term ^{1,4}	Interest Rate	A.P.R. ³	Points	Payment per \$1,000 ⁶
15 Year Fixed ⁵	4.500%	4.616%	0	\$7.64
20 Year Fixed ⁵	4.750%	4.842%	0	\$6.46
30 Year Fixed ⁵	4.875%	4.943%	0	\$5.29
3/1 Adjustable ²	3.250%	3.312%	0	\$4.35
10/1 Adjustable ²	4.000%	4.064%	0	\$4.77

¹ 20% down required. ² Annual Percentage Rate is variable and may increase after consummation. ³ Annual Percentage Rate is based on \$75,000 loan amount. ⁴ Payments must be drafted from a MCS Bank checking account to receive the stated A.P.R. ⁵ Terms offered require applicants to meet special credit criteria. Hazard Insurance Required. Special rules and restrictions apply. 3/1 and 10/1 adjustable A.P.R. is based on a 30 year term. Please contact one of our loan officers for additional rates and programs. ⁶ Payments do not include amounts for taxes and insurance premiums, if applicable, and actual payment obligation will be higher.

Low Down Payment Purchase Mortgage Loan Rates

USDA Financing, VA Financing, FHA Financing, Shared Equity, & Conventional Financing

Call for more information and current rates, 717-248-3000.

Secondary Mortgage Rates

Term ¹	Interest Rate	A.P.R. ²	Points	Payment per \$1,000 ³
20 Year Fixed	4.625%	4.752%	0	\$6.39
30 Year Fixed	4.750%	4.844%	0	\$5.22

¹ 20% down required. ² Annual Percentage Rate is based on \$75,000 loan amount and payments being drafted from a MCS Bank checking account. Terms offered require applicants to meet special credit criteria. Hazard Insurance Required. Special rules and restrictions apply. Please contact one of our loan officers for additional rates and programs. ³ Payment do not include amounts for taxes and insurance premiums, if applicable, and actual payment obligation will be higher.

Home Equity Loan Rates

Term in Months	Interest Rate	A.P.R. ¹	Points	Payment per \$1,000
36 Months	2.740%	4.294%	0	\$28.97
60 Months	3.490%	4.448%	0	\$18.19
84 Months	3.740%	4.438%	0	\$13.55
120 Months	3.990%	4.492%	0	\$10.12
180 Months	4.740%	5.096%	0	\$7.77

¹ Annual Percentage Rate is based on \$10,000 loan amount and up to 80% equity. Payments must be drafted from a MCS Bank Checking account to received the stated A.P.R.

Home Equity Line of Credit Loan Rates

Type	Term in Months	Interest Rate
Secured	Revolving	Call for current rates

NEW Auto Loan Rates

Term in Months	Interest Rate	A.P.R. ¹	Payment per \$1,000
48 Months	4.000%	3.990%	\$22.58
60 Months	4.250%	4.239%	\$18.53
72 Months	4.500%	4.490%	\$15.87

¹ Rates and Annual Percentage Rate require autodraft of payment from a MCS Bank checking account. No down payment required. Rates and Annual Percentage Rate subject to Underwriting. The Rate and Term offered may be less favorable then the Terms offered to consumers who have better credit histories.

USED Auto Loan Rates

Vehicle Age	Term in Months	Interest Rate	A.P.R. ¹	Payment per \$1,000
2 - 5 Years	36 Months	5.000%	4.991%	\$29.97
2 - 5 Years	48 Months	5.250%	5.240%	\$23.14
2 - 5 Years	60 Months	5.500%	5.490%	\$19.10
6 Years and older	36 Months	7.250%	7.243%	\$30.99

¹ Rates and Annual Percentage Rate require autodraft of payment from a MCS Bank checking account. No down payment required. Rates and Annual Percentage Rate subject to Underwriting. The Rate and Term offered may be less favorable then the Terms offered to consumers who have better credit histories.

All Purpose Loan Rates

Type	Term in Months	Interest Rate
ATVs & Motorcycles	Please Call	Please Call for current rates
Boats & Campers	Please Call	Please Call for current rates
Commercial Equipment	Please Call	Please Call for current rates

No down payment required. Rates and Annual Percentage Rate subject to Underwriting. The Rate and Term offered may be less favorable then the Terms offered to consumers who have better credit histories.

Motor Home Rates

Vehicle Age	Term in Months	Interest Rate	A.P.R. ¹	Payment per \$1,000
New	Up to 120	8.625%	8.617%	\$12.47
New	121-180	8.875%	8.868%	\$10.07
Used	Up to 120	9.375%	9.367%	\$12.87

¹ Rates and Annual Percentage Rate require autodraft of payment from a MCS Bank checking account. Calculated payment per \$1,000 is based upon the longest term for each rate tier.No down payment required. Rates and Annual Percentage Rate subject to Underwriting. The Rate and Term offered may be less favorable then the Terms offered to consumers who have better credit histories.

Lines of Credit Loan Rates

Type	Term in Months	Interest Rate
Secured	Revolving	Please Call for current rates
Unsecured	Revolving	Please Call for current rates

Unsecured Loan Rates

Call for more information and current rates.