



Residential Financing Offerings - updated March 31, 2020

Please visit MichiganSaves.org for latest interest rates, terms, and offerings.

Loan terms are one year for every \$1,000 up to \$4,999. For loans \$5,000 and higher, customer may select term up to ten years (or higher if applicable). There are no annual or early repayment fees

Lender	FICO Credit Score	Minimum	Maximum	Fixed Rate	Terms (months)	Counties Served
FreeStar Financial Credit Union	640+	\$1,000	\$4,999	5.25% APR	48	Genesee, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, Wayne
		\$5,000	\$15,000	5.50% APR	120	
Genisys Credit Union	600-639	\$1,000	\$7,500	7.00% APR	120	All Michigan counties
	640-719	\$1,000	\$30,000	5.44% APR	120	
	720+	\$1,000	\$40,000	4.44% APR	120	
		\$15,000	\$40,000	5.20% APR	180	
Lake Michigan Credit Union	640-719	\$1,000	\$30,000	5.49% APR	120	All lower peninsula counties
	720+	\$1,000	\$40,000	4.49% APR	120	
		\$15,000	\$40,000	5.25% APR	180	
LAFCU	600-639	\$1,000	\$7,500	7.00% APR	60	Barry, Calhoun, Clinton, Eaton, Gratiot, Ingham, Ionia, Jackson, Livingston, Montcalm, Shiawassee
	640+	\$1,000	\$30,000	5.49% APR	120	
MSU Federal Credit Union*	600-639	\$1,000	\$7,500	7.90% APR	120	Entire lower peninsula for MSUFCU preferred contractor network
	640+	\$1,000	\$50,000	4.90% APR	120	
		\$30,000	\$50,000	5.90% APR	180	
Washtenaw Federal Credit Union	640-699	\$1,000	\$30,000	4.99% APR	120	Washtenaw
		\$30,001	\$40,000	5.24% APR	180	
	700+	\$1,000	\$30,000	4.25% APR	120	
		\$30,001	\$40,000	4.50% APR	180	

* Lender does not participate in the centralized loan application center