



Understanding Your Loan Rate What You Need to Know

When you apply for a loan with Clinton County Federal Credit Union, we use risk-based pricing to determine the loan rate for which you qualify. What this means to you:

- Your Credit History plays an important role in determining your loan rate.
- When you apply for a loan, the information provided on your application is reviewed and given consideration when determining the rate you will be offered.
- Your debt-to-income ratio is calculated using your gross monthly income and your debts shown on credit bureau reports and your loan application.
- Members who have worked to build a good credit history are rewarded with lower loan rates. Members with past financial problems may not receive as low a loan rate as a member with a solid credit history, but Clinton County Federal Credit Union will work with you to improve your credit history, so you can enjoy rewards of good financial health.
- For information on how to improve your financial health, or for credit counseling, call Accel at (866) 332-2235 or link directly to their website from our home page at www.clintoncountycfu.org. We also offer Budget Smart – a user friendly budgeting software which you can also access from our home page. CCFCU cares about you and your financial health – we are here to help you in any way we can.