



**Residential Financing Offerings - updated February 8, 2019**

Please visit [MichiganSaves.org](http://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
<a href="#">FreeStar Financial Credit Union</a>	640+	\$1,000	\$4,999	5.49% APR	60	Genesee, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, Wayne
		\$5,000	\$15,000	5.74% APR	120	
<a href="#">Genisys Credit Union</a>	600-639	\$1,000	\$7,500	7.00% APR	120	All Michigan counties
	640+	\$1,000	\$30,000	5.50% APR	120	
	720+	\$15,000	\$30,000	5.75% APR	144	
<a href="#">Lake Michigan Credit Union</a>	640+	\$1,000	\$30,000	5.50% APR	120	All lower peninsula counties
	720+	\$12,000	\$40,000	5.75% APR	144	
<a href="#">LAFCU</a>	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	
<a href="#">MSU Federal Credit Union*</a>	600-639	\$1,000	\$15,000	7.90% APR	120	<a href="#">Entire lower peninsula for MSUFCU preferred contractor network</a>
	640+	\$1,000	\$50,000	5.90% APR	120	
		\$30,000	\$50,000	6.90% APR	180	
<a href="#">Washtenaw Federal Credit Union</a>	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