



Michigan Saves™

Residential Financing Offerings—Updated February 8th, 2021

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	Credit Score	Minimum	Maximum	Fixed Rate	Payment per \$1,000	Terms (Months)	Counties Served
Dort Financial Credit Union	630-659	\$1,000	\$10,000	7.00% APR	· 3 years: \$30.90 · 4 years: \$23.90 · 10 years: \$11.60	120	All Michigan counties
	660-719	\$1,000	\$30,000	5.25% APR	· 3 years: \$30.10 · 4 years: \$23.10 · 10 years: \$10.70	120	
	720+	\$1,000	\$24,999	4.50% APR	· 3 years: \$29.70 · 4 years: \$22.80 · 10 years: \$10.40	120	
				5.00% APR	· 15 years: \$7.90	180	
FreeStar Financial Credit Union	640-719	\$1,000	\$4,999	4.99% APR	· 3 years: \$30.00 · 4 years: \$23.00	48	Genesee, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne
		\$5,000	\$30,000	5.49% APR	· 10 years: \$10.80	120	
	720+	\$1,000	\$30,000	4.49% APR	· 3 years: \$29.70 · 4 years: \$22.80 · 10 years: \$10.40	120	
Genisys Credit Union	600-639	\$1,000	\$7,500	7.00% APR	· 3 years: \$30.90 · 4 years: \$23.90 · 10 years: \$11.60	120	All Michigan counties
	640-679	\$1,000	\$30,000	5.44% APR	· 3 years: \$30.20 · 4 years: \$23.20 · 10 years: \$10.80	120	
	680+	\$1,000	\$29,999	4.44% APR	· 3 years: \$29.70 · 4 years: \$22.80 · 10 years: \$10.30	120	
				5.20% APR	· 15 years: \$8.00	180	
Lake Michigan Credit Union	600-639	\$1,000	\$10,000	7% APR	· 3 years: \$30.90 · 4 years: \$23.90 · 10 years: \$11.60	120	All Lower Peninsula counties
	640-719	\$1,000	\$30,000	5.49% APR	· 3 years: \$30.20 · 4 years: \$23.30 · 10 years: \$10.80	120	
	720+	\$1,000	\$14,999	3.99% APR	· 3 years: \$29.50 · 4 years: \$22.60 · 10 years: \$10.10	120	
				4.25% APR	· 15 years: \$7.52	180	
LAFCU	600-639	\$1,000	\$7,500	7.00% APR	· 3 years: \$30.90 · 4 years: \$23.90 · 5 years: \$19.80	60	Barry, Calhoun, Clinton, Eaton, Gratiot, Ingham, Ionia, Jackson, Livingston, Montcalm, and Shiawassee
	640+	\$1,000	\$30,000	5.49% APR	· 3 years: \$30.20 · 4 years: \$23.30 · 10 years: \$10.80	120	
Michigan State University Federal Credit Union (MSUFUCU)*	600-639	\$1,000	\$7,500	7.90% APR	· 3 years: \$31.30 · 4 years: \$24.40 · 10 years: \$12.10	120	Entire Lower Peninsula for MSUFUCU-preferred contractor network
	640+	\$1,000	\$50,000	4.90% APR	· 3 years: \$29.90 · 4 years: \$23.00 · 10 years: \$10.60	120	
				5.90% APR	· 15 years: \$8.40	180	
Washtenaw Federal Credit Union	640-699	\$1,000	\$29,999	4.99% APR	· 3 years: \$30.00 · 4 years: \$23.00 · 10 years: \$10.60	120	Washtenaw
				5.24% APR	· 15 years: \$8.00	180	
	700+	\$1,000	\$29,999	4.25% APR	· 3 years: \$29.60 · 4 years: \$22.70 · 10 years: \$10.20	120	
				4.50% APR	· 15 years: \$7.60	180	

* Lender does not participate in the centralized loan application center.