



Michigan Saves

The Nation's First Nonprofit Green Bank

Residential Financing Offerings - January 2, 2026 to January 31, 2026

^⑤ 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 (APR)	Payment per \$1,000	Terms (Months)	Features
Genisys Credit Union	600-639	\$1,000	\$10,000	10.24%	· 3 years: \$32.38 · 4 years: \$25.48 · 10 years: \$13.35	120	
	640-679	\$1,000	\$30,000	7.24%	· 3 years: \$30.99 · 4 years: \$24.06 · 10 years: \$11.73	120	
	680+	\$1,000	\$14,999	6.49%	· 3 years: \$30.64 · 4 years: \$23.71 · 10 years: \$11.35	120	
		\$15,000	\$50,000	6.99%	· 15 years: \$8.98	180	
Lake Michigan Credit Union	600-639	\$1,000	\$10,000	10.49%	· 3 years: \$32.50 · 4 years: \$25.60 · 10 years: \$13.49	120	
	640-719	\$1,000	\$30,000	7.49%	· 3 years: \$31.10 · 4 years: \$24.17 · 10 years: \$11.86	120	
	720+	\$1,000	\$24,999	6.49%	· 3 years: \$30.64 · 4 years: \$23.71 · 10 years: \$11.35	120	
		\$25,000	\$60,000	6.99%	· 15 years: \$8.98	180	
LAFCU	600-639	\$1,000	\$10,000	10.49%	· 3 years: \$32.50 · 4 years: \$25.60 · 10 years: \$13.49	120	
	640-714	\$1,000	\$30,000	7.49%	· 3 years: \$31.10 · 4 years: \$24.17 · 10 years: \$11.86	120	
	715+	\$1,000	\$14,999	6.49%	· 3 years: \$30.64 · 4 years: \$23.71 · 10 years: \$11.35	120	
		\$15,000	\$75,000	6.99%	· 15 years: \$8.98	180	
TRUE Community Credit Union	600-639	\$1,000	\$4,999	10.49%	· 3 years: \$32.50 · 4 years: \$25.60	48	
		\$5,000	\$10,000	10.74%	· 3 years: \$32.62 · 4 years: \$25.72 · 10 years: \$13.63	120	
	640-679	\$1,000	\$4,999	7.24%	· 3 years: \$30.99 · 4 years: \$24.06	48	
		\$1,000	\$29,999	7.49%	· 3 years: \$31.10 · 4 years: \$24.17 · 10 years: \$11.86	120	
	680+	\$1,000	\$29,999	6.24%	· 3 years: \$30.53 · 4 years: \$23.60 · 10 years: \$11.22	120	
		\$30,000	\$75,000	6.99%	· 15 years: \$8.98	180	
	600-639	\$1,000	\$10,000	10.75%	· 3 years: \$32.62 · 4 years: \$25.72 · 10 years: \$13.63	120	
	640-689	\$1,000	\$30,000	7.75%	· 3 years: \$31.22 · 4 years: \$24.30 · 10 years: \$12.00	120	
TBA Credit Union	690+	\$1,000	\$24,999	6.75%	· 3 years: \$30.76 · 4 years: \$23.83 · 10 years: \$11.48	120	
		\$25,000	\$60,000	7.25%	· 15 years: \$9.13	180	
	600-639	\$1,000	\$15,000	10.49%	· 3 years: \$32.50 · 4 years: \$25.60 · 10 years: \$13.49	120	
	640-699	\$1,000	\$30,000	7.49%	· 3 years: \$31.10 · 4 years: \$24.17 · 10 years: \$11.86	120	
Christian Financial Credit Union	700+	\$1,000	\$14,999	6.49%	· 3 years: \$30.64 · 4 years: \$23.71 · 10 years: \$11.35	120	
		\$15,000	\$50,000	6.99%	· 15 years: \$8.98	180	

Attention: Starting January 16, 2024, preferred payment methods will be centralized in NGEN. Payments will default to the mailing address on file unless an electronic payment form is present.

To receive electronic payments, please complete the following authorization form. Allow up to 72 business hours for new or updated forms to be processed by each lender. Please check with your own financial institution for fees associated with receiving payments electronically (ACH/EFT). Michigan Saves lenders do not charge to send electronic payments but many institutions charge their members to receive electronic transfers.