

## LOAN RATES

TYPE	Annual Percentage Rate (APR)	Maximum Loan Term	Amount Financed
Share	2% Above Dividend	36 Months	100% Share Secured
Share	3% Above Dividend	60 Months	100% Share Secured
NEW Auto 2010-11	3.99%	60/72 Months**	100% incl sales tax/insurance
USED Auto 2005-09	5.50%	60 Months	100% of Book Value
USED Auto 2001-04	7.0%	36 Months	85% of Book Value
AUTO Transfers	1.5% less or current rate	60 Months	Remainder of the Loan balance
Recreational vehicles	9.0%	48 Months	80% of Book Value

**\*\* 6-year (72 Months) new car loans 5.0% \*\***

- 1) Values are based on purchase price, appraisal, or blue book (whichever is less)
- 2) Titles/Liens & Minimum \$1,000 deductible Collision Ins required on all vehicles
- 3) New Automobile Rates includes those new vehicles purchased out of lease arrangements

REAL ESTATE	RATE	TERM	ADJUSTABLE PERIOD
Home Equity Mortgage	4.85%	180 Months	FIXED
Home Equity Line of Credit	4.00%	180 Months	1 Year Adjustable
Home Equity Mortgage (2 <sup>nd</sup> Mtg)	4.50%	180 Months	3 Year Adjustable

- Home Equity Program Limits:**
- 1) Maximum of 70% Loan to Value
  - 2) Home Equity Line of Credit up to \$100k Maximum
  - 3) Home Equity Mortgage (2<sup>nd</sup> Mortgage) to \$250k Maximum
  - 4) Credit Union pays all closing cost with exception of appraisal if needed

TYPE	(APR)	Maximum Term	Amount Financed
Student Re-imburement Loan	6.00%	Open-Ended	\$10k Maximum
Personal Line of Credit	13.75%	Open-Ended	\$10k Maximum/Minimum \$500
Personal Loan	13.75%	60 Months	\$10k Maximum/Minimum \$500
Personal Loan	12.65%	36 Months	\$10k Maximum/Minimum \$500
Insurance Coverage Loan	7.00%	12 Months	[Car, Home, Medical etc]
Overdraft Protection on Sharedraft	14.00%	\$35 min pymt	\$2,000 Maximum
CREDIT CARD	APR	Annual Fee	Amount Financed
Visa –Classic	11.9%**	None	\$12k Maximum
Visa Share Secured	11.9%	None	\$12k Maximum

**\*\* Sign-up for automated ACH debits by VISA and receive a 9.99% rate**

## MONTHLY DIVIDEND RATES

TYPE	Minimum Balance	Dividend Rate	Annual Percentage Yield
Regular Share (A)	\$5.00	1.00%	1.01% Average Daily Balance
Share Draft (X)	None	0.00%	0.00% Average Daily Balance
All Other Suffixes	None	1.00%	1.01% Average Daily Balance
Vacation Club	None	1.00%	1.01% Average Daily Balance
Special Deposit	None	1.00%	1.01% Average Daily Balance
Organizational Shares	\$5.00	1.00%	1.01% Average Daily Balance
<b>Certificates</b>			
3-Month CD	\$3K	1.15%	1.16% Average Daily Balance
6-Month CD	\$3K	1.25%	1.26% Average Daily Balance
12-Month CD	\$5K	1.45%	1.47% Average Daily Balance
24-Month CD	\$5K	1.80%	1.83% Average Daily Balance