



### CURRENT RATES

| LOAN TYPE                        | APR (Annual Percentage Rate) |                              |       |
|----------------------------------|------------------------------|------------------------------|-------|
| New & Used Auto                  | As low as 4.49%              |                              |       |
| New & Used Motorcycles           | As low as 6.49%              |                              |       |
| New & Used Boats                 | As low as 6.49%              |                              |       |
| Motor Homes, Travel Trailers, RV | As low as 6.49%              |                              |       |
| Shared Secured                   | Share rate + 3.50%           |                              |       |
| CD Secured                       | CD rate + 2.50%              |                              |       |
| Personal                         | As low as 9%                 |                              |       |
| Platinum MasterCard              | As low as 6.74% + PRIME      |                              |       |
| HOME EQUITY                      | TERM                         | APR (Annual Percentage Rate) |       |
|                                  | 5 years                      | As low as                    | 4.50% |
|                                  | 10 years                     | As low as                    | 5.00% |
|                                  | 15 years                     | As low as                    | 5.50% |

### INVESTMENT RATES

| SHARE TYPE                        | MIN BAL TO OPEN | Rate  | APY*  | CREDITED  |
|-----------------------------------|-----------------|-------|-------|-----------|
| Regular Shares                    | \$1.00          | 0.25% | 0.25% | QUARTERLY |
| Checking Accounts                 | \$1.00          | 0.05% | 0.05% | QUARTERLY |
| Money Market (\$1,500 - \$20,000) | \$1,500.00      | 0.40% | 0.40% | MONTHLY   |
| Money Market Plus (\$20,000 +)    | \$20,000.00     | 0.50% | 0.50% | MONTHLY   |
| IRA Share Account                 | \$0.00          | 0.40% | 0.40% | MONTHLY   |

### CERTIFICATES OF DEPOSIT

| CERTIFICATES OF DEPOSIT** | MIN BAL TO OPEN | Rate  | APY*  | CREDITED |
|---------------------------|-----------------|-------|-------|----------|
| 6 MONTH                   | \$1,500.00      | 0.66% | 0.66% | MATURITY |
| 12 MONTH SAVE TO WIN      | \$25.00         | 0.70% | 0.70% | MATURITY |
| 12 MONTH                  | \$1,000.00      | 0.80% | 0.80% | MONTHLY  |
| 24 MONTH                  | \$1,000.00      | 1.10% | 1.11% | MONTHLY  |
| 36 MONTH                  | \$1,000.00      | 1.50% | 1.51% | MONTHLY  |
| 60 MONTH                  | \$1,000.00      | 2.25% | 2.27% | MONTHLY  |

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- Certificates can be setup for auto-renewal at time of issuance.
  - APY = Annual Percentage Yield, effective 04/01/2015
  - A penalty of 50% of interest for the life of the certificate, or 180 days, whichever is greater will be imposed for early principle withdrawal. A 30 day notice is mailed prior to renewal date.
- Rates are set by Board of Directors and subject to change without notice. Loan rates determined by individual credit rating.  
 Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, NCUA.