



CURRENT RATES

LOAN TYPE	APR (Annual Percentage Rate)
New & Used Auto	As low as 2.99%
New & Used Motorcycles	As low as 4.99%
New & Used Boats	As low as 4.99%
Motor Homes, Travel Trailers, RV	As low as 4.99%
Shared Secured	Share rate + 3.50%
CD Secured	CD rate + 2.50%
Personal	As low as 8%
Platinum MasterCard	As low as 6.74% + PRIME

HOME EQUITY	TERM	APR (Annual Percentage Rate)
	5 years	As low as 6.25%
	10 years	As low as 6.75%
	15 years	As low as 7.25%

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	\$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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1. Certificates can be setup for auto-renewal at time of issuance.
 2. APY = Annual Percentage Yield, effective 04/01/2015
 3. A 180 day dividends penalty 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.