



**SHARE/SAVINGS ACCOUNTS**

TYPE	MINIMUM BALANCE	DIVIDEND RATE	APY
Regular Shares	\$ 25.00	0.10%	0.10%
IRA Shares	\$ -	0.65%	0.65%
Share Certificates	1-year \$ 1,500.00	0.55%	0.55%
	2-year \$ 1,500.00	0.75%	0.75%
Early Withdrawal Penalty: Loss of earned dividends			
Share Draft/Checking	\$ -	N/A	

**LOAN ACCOUNTS**

New and Used Vehicle Loans	FICO	Annual Percentage Rate (APR)				
		12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.
	720 +	<i>Use 36 month rate</i>		2.50	3.00	3.50
	690 - 719		3.50	4.00	4.50	
	660 - 689		4.50	5.00	5.50	
	620 - 659		6.00	6.50	7.00	
	Below 620		7.50	8.00	8.50	

  

New and Used Boat/RV Loan	FICO	Annual Percentage Rate (APR)			
		12 Mo.	24 Mo.	36 Mo.	
	720 +	<i>Use 36 month rate</i>	4.00	5.00	6.00
	690 - 719		5.00	6.00	7.00
	660 - 689		6.00	7.00	8.00
	620 - 659		7.50	8.50	9.50
	Below 620		9.00	10.00	10.00

  

Personal Loan	FICO	Annual Percentage Rate (APR)				
		12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.
	720 +	6.00	6.50	7.00	7.50	8.00
	690 - 719	7.00	7.50	8.00	8.50	9.00
	660 - 689	8.00	8.50	9.00	9.50	10.00
	620 - 659	9.50	10.00	10.50	Term not available	
	Below 620	11.00	11.50	12.00	Term not available	

**50% Share Secured Loan (based on avg of personal loan rate and 100% share secured rate)**

**LOAN ACCOUNTS**

**\*\*\*\*\*SET LOAN RATES\*\*\*\*\***

	Annual Percentage Rate (APR)			
	12 Mo.	24 Mo.	36 Mo.	48 Mo.
100% Share Secured Loan (based on regular share rate)	2.00	2.50	3.00	3.50
Share Certificate Secured Loan.....	;D Rate + 2.00%			
Overdraft Protection Line of Credit (\$300).....	15.00			

**RATES SUBJECT TO CHANGE WITHOUT NOTICE**


<u>72 Mo.</u>
4.25
5.25
6.25
7.75
9.25

7.00
8.00
9.00
10.50
12.00



<u>60 Mo.</u>
4.00

