



Approved Rates October 17, 2022

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	1.55%	1.55%
2-year	\$ 1,500.00	1.75%	1.75%
Early Withdrawal Penalty: Loss of earned dividends			
Share Draft/Checking	\$ -	N/A	

LOAN ACCOUNTS

New Vehicle Loan	FICO	Interest Rate						
		12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.	72 Mo.	
	720 +	<i>Use 36 month rate</i>			2.50	3.00	3.50	4.25
	690 - 719				3.50	4.00	4.50	5.25
	660 - 689				4.50	5.00	5.50	6.25
	620 - 659				6.00	6.50	7.00	7.75
	Below 620				7.50	8.00	8.50	9.25
Used Vehicle 1-3 years old add .50% over 3 years old add 1.00%								

New Boat/RV Loan	FICO	Interest Rate						
		12 Mo.	24 Mo.	36 Mo.	48 Mo.			
	720 +	<i>Use 36 month rate</i>			4.00	5.00	6.00	7.00
	690 - 719				5.00	6.00	7.00	8.00
	660 - 689				6.00	7.00	8.00	9.00
	620 - 659				7.50	8.50	9.50	10.50
	Below 620				9.00	10.00	10.00	12.00
Used Boat/RV 1-3 years old add .50% over 3 years old add 1.00%								

Personal Loan	FICO	Interest Rate				
		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*******

	Interest Rate				
	12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.
100% Share Secured Loan (based on regular share rate)	2.00	2.50	3.00	3.50	4.00
Share Certificate Secured Loan.....	>D Rate + 2.00%				

RATES SUBJECT TO CHANGE WITHOUT NOTICE