



**Approved Rates
February 1, 2023**

SHARE/SAVINGS ACCOUNTS

TYPE	MINIMUM BALANCE	DIVIDEND RATE	APY
Regular Shares	\$ 25.00	0.10%	0.10%
IRA Shares	\$ -	2.65%	2.65%
Share Certificates	1-year \$ 1,500.00	2.55%	2.55%
	2-year \$ 1,500.00	2.75%	2.75%
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>		3.50	4.00	4.50	5.25
	690 - 719		4.50	5.00	5.50	6.25	
	660 - 689		5.50	6.00	6.50	7.25	
	620 - 659		7.00	7.50	8.00	8.75	
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>	5.00	6.00	7.00	8.00
	690 - 719		6.00	7.00	8.00	9.00
	660 - 689		7.00	8.00	9.00	10.00
	620 - 659		8.50	9.50	10.50	11.50
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 +	7.00	7.50	8.00	8.50	9.00
	690 - 719	8.00	8.50	9.00	9.50	10.00
	660 - 689	9.00	9.50	10.00	10.50	11.00
	620 - 659	10.50	11.00	11.50	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.....)	Rate + 2.00%				

RATES SUBJECT TO CHANGE WITHOUT NOTICE