



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>		6.00	6.50	7.00	7.50
	690 - 719		6.25	6.75	7.25	7.75	
	660 - 689		6.50	7.00	7.50	8.00	
	620 - 659		7.00	7.50	8.00	8.50	
Used Vehicle		Under 3 years old add .50%	3 years and older add 1.00%				
New Boat	FICO	Interest Rate					
		12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.	72 Mo.
	720 +	<i>Use 36 month rate</i>		7.50	8.00	8.50	9.00
	690 - 719		8.00	8.50	9.00	9.50	
	660 - 689		8.50	9.00	9.50	10.00	
	620 - 659		9.00	9.50	10.00	10.50	
Used Boat		Under 3 years old add .50%	3 years and older add 1.00%				
Personal Loan	FICO	Interest Rate					
		12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.	72 Mo.
	720 +	9.00	9.50	10.00	10.50	11.00	
	690 - 719	9.50	10.00	10.50	11.00	11.50	
	660 - 689	10.00	10.50	11.00	11.50	12.00	
	620 - 659	10.50	11.00	11.50	Term not available		
RV requires 30% down	Personal Loan rates apply.	Under 3 years old add .50%		3 years and older add 1.00%			

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