



Approved Rates July 1, 2024

SHARE/SAVINGS ACCOUNTS

TYPE	MINIMUM BALANCE	DIVIDEND RATE	APY	
Regular Shares	\$ 25.00	0.10%	0.10%	
IRA Shares	\$ 1,500.00	2.65%	2.65%	
Share Certificates	6 Month	\$ 1,500.00	2.35%	2.35%
	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

		Interest Rate											
New Vehicle Loan	FICO	12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.	72 Mo.						
	720 +	<i>Use 36 month rate</i>		6.00	6.25	6.50	6.75						
	690 - 719			6.25	6.50	6.75	7.00						
	660 - 689			6.50	6.75	7.00	7.25						
	620 - 659			7.00	7.25	7.50	7.75						
Used Vehicle		Under 3 years old add .50%		3 - 5 years add 1.00%		Over 5 years old add 1.50%							
		Interest Rate											
New Boat and Other Titled	FICO												
	720 +	<i>Use 36 month rate</i>						7.00	7.50	7.75	8.00		
	690 - 719							7.50	7.75	8.00	8.25	8.50	
	660 - 689							7.75	8.00	8.25	8.50	8.75	9.00
	620 - 659							8.25	8.50	8.75	9.00		
Used Boat and Other Titled		Under 3 years old add .50%		3 - 5 years add 1.00%		Over 5 years old add 1.50%							
		Interest Rate											
Personal Loan	FICO												
	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								
ATV/SxS requires 20% down Personal Loan Rates apply		1-2 years old add .50%		3-5 years old add 1.00%		Over 5 years old add 1.50%							

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