



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.
	750 - 850	Use 36 month rate		5.50	5.75	6.00	6.25
	700 - 749			5.75	6.00	6.25	6.50
	660 - 699			6.00	6.25	6.50	6.75
	620 - 659			6.50	6.75	7.00	7.25
Used add .50							
				Interest Rate			
New Boat and Other Titled	FICO	Use 36 month rate		6.00	6.25	6.50	6.75
	700 - 749			6.25	6.50	6.75	7.00
New ATV / SxS	20% down		660 - 699	6.50	6.75	7.00	7.25
	plus TTL		620 - 659	7.00	7.25	7.50	7.75
Used add .50							
		FICO	Interest Rate				
Personal Loan		750 - 850	8.00	8.00	8.00	8.25	8.50
		700 - 749	8.50	8.50	8.50	8.75	9.00
		660 - 699	9.25	9.25	9.25	9.50	9.75
		620 - 659	10.00	10.00	10.00	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.....)	Rate + 2.00%				

RATES SUBJECT TO CHANGE WITHOUT NOTICE