

7/16/2026
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	5.50	5.50	5.75	
	700 - 749			5.75	5.75	5.75	6.00	
	660 - 699			6.00	6.00	6.00	6.25	
	620 - 659			6.25	6.25	6.25	6.50	
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		7.00	7.25	7.50	7.75
	plus TTL		620 - 659		7.75	8.00	8.25	8.50
Used add .50								
Interest Rate								
Personal Loan	FICO			8.75	9.00	9.25		
	700 - 749	9.00	9.00	9.00	9.25	9.50		
	660 - 699	9.50	9.50	9.50	9.75	10.00		
	620 - 659	10.50	10.50	10.50	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

