

**LOAN RATES**

|                                    |                                |  |                         |                        |
|------------------------------------|--------------------------------|--|-------------------------|------------------------|
| Visa Platinum Credit Card...       | No Annual Fee! Low Fixed Rate! |  | <b>*RATES AS LOW AS</b> | 8.95%                  |
| New and Used Auto Financing...     | Up to 84 months                |  |                         | 3.89%                  |
| Recreational Vehicles...           | Up to 240 months               |  |                         | 5.35%                  |
| Boats...                           | Up to 144 months               |  |                         | 5.55%                  |
| Miscellaneous Collateral...        | Up to 84 months                |  |                         | 8.00%                  |
| Signature Loan...                  | Up to 60 months                |  |                         | 11.75%                 |
| Misc. Recreational Vehicle...      | Up to 48 months                |  |                         | 3.95%                  |
| Fixed Rate Equity Loan...          | Up to 180 months               |  |                         | 5.90%                  |
| Mini-Mortgage...                   | Up to 48 months                |  |                         | 7.95%                  |
| Recreational Property ...          | Up to 144 months               |  |                         | 6.90%                  |
| Home Equity Line of Credit...      | Revolving/Variable Rate        |  | Currently               | 4.75%                  |
| Mini-Home Equity Line of Credit... | Revolving/Variable Rate        |  | Currently               | 8.00%                  |
| Aircrafts...                       | Up to 144 months               |  |                         | 5.50%                  |
| Cars of Particular Interest...     | Up to 60 months                |  |                         | 8.50%                  |
| Pledge of Share...                 | Up to 144 months               |  |                         | 3% above dividend rate |
| Pledge of Certificate...           | Up to 144 months               |  |                         | 3% above dividend rate |

\*The Annual Percentage Rate you receive for the above loan types will be as low as the rate disclosed and will be based on certain creditworthiness criteria.

**Contact the Credit Union today to receive your rate and save today!**

**SHARE CERTIFICATES\*\***

|           | Up to \$100,000 |        | \$100,000+ |        |
|-----------|-----------------|--------|------------|--------|
|           | A.P.R.          | A.P.Y. | A.P.R.     | A.P.Y. |
| 90 Days   | 0.50%           | 0.50%  |            |        |
| 180 Days  | 1.54%           | 1.55%  |            |        |
| 12 Months | 2.23%           | 2.25%  | 2.33%      | 2.35%  |
| 18 Months | 2.57%           | 2.60%  | 2.67%      | 2.70%  |
| 24 Months | 2.92%           | 2.95%  | 3.02%      | 3.05%  |
| 36 Months | 3.21%           | 3.25%  | 3.31%      | 3.35%  |

**IRA CERTIFICATES\*\***

|           | A.P.R. | A.P.Y. |
|-----------|--------|--------|
| 12 Months | 2.33%  | 2.35%  |
| 24 Months | 3.02%  | 3.05%  |

Penalty for early withdrawal for certificates with terms of 90 days or less is 30 days' dividends, certificates with terms of less than 1 year and more than 90 days is 90 days' dividends, certificates with terms between 12-24 months is 180 days' dividends, and certificates with terms of greater than 24 months are 365 days' dividends.

- \*\* Dividends on all share and share certificates accounts are compounded quarterly.
- \*\* Dividends on all money market share accounts are compounded and paid monthly.
- \*\* \$2,500.00 minimum deposit required to earn dividends.
- \*\*\*\* If qualifying criteria are met.

**SHARE RATES\*\***

|                        | A.P.R. | A.P.Y. |
|------------------------|--------|--------|
| Regular Shares         | 0.20%  | 0.20%  |
| Special Purpose Shares | 0.20%  | 0.20%  |
| IRA Shares             | 0.20%  | 0.20%  |

**CHECKING RATES**

|                                 | A.P.R. | A.P.Y. |
|---------------------------------|--------|--------|
| Regular Checking                | 0.00%  | 0.00%  |
| PEAK Rewards (up to \$15k) **** | 4.89%  | 5.00%  |
| PEAK Rewards (\$15k+) ****      | 0.15%  | 0.15%  |

**MONEY MARKET SHARES\*\*\***

|                     | A.P.R. | A.P.Y. |
|---------------------|--------|--------|
| \$2500 - \$9,999    | 0.30%  | 0.30%  |
| \$10,000- \$24,999  | 0.35%  | 0.35%  |
| \$25,000 - \$49,999 | 0.40%  | 0.40%  |
| \$50,000 - \$99,999 | 0.45%  | 0.45%  |
| \$100,000+          | 0.50%  | 0.50%  |

**Savings and Loan Rates are subject to change.**

Equal Housing  
 L E N D E R 

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration,  
 a U.S. Government Agency