

Share Certificate of Deposit Rates

<u>Term</u>	<u>Minimum</u>	<u>Rate</u>	<u>Annual Percentage Yield</u>
6 Months	\$500.00	0.45%	0.45%
12 Months	\$500.00	0.50%	0.50%
18 Months	\$500.00	1.20%	1.20%
24 Months	\$500.00	1.40%	1.40%
36 Months	\$500.00	1.00%	1.00%
48 Months	\$500.00	1.10%	1.10%
60 Months	\$500.00	1.25%	1.25%

JUMBO Share Certificate of Deposit Rates

<u>Term</u>	<u>Minimum</u>	<u>Rate</u>	<u>Annual Percentage Yield</u>
6 Months	\$25,000.00	0.50%	0.50%
12 Months	\$25,000.00	0.55%	0.55%
18 Months	\$25,000.00	1.25%	1.25%
24 Months	\$25,000.00	1.45%	1.45%
36 Months	\$25,000.00	1.05%	1.05%
48 Months	\$25,000.00	1.15%	1.15%
60 Months	\$25,000.00	1.30%	1.30%

IRA Share Certificate of Deposit Rates

<u>Term</u>	<u>Minimum</u>	<u>Rate</u>	<u>Annual Percentage Yield</u>
6 Months	\$500.00	0.45%	0.45%
12 Months	\$500.00	0.50%	0.50%
18 Months	\$500.00	1.20%	1.20%
24 Months	\$500.00	1.40%	1.40%
36 Months	\$500.00	1.00%	1.00%
48 Months	\$500.00	1.10%	1.10%
60 Months	\$500.00	1.25%	1.25%

JUMBO IRA Share Certificate of Deposit Rates

<u>Term</u>	<u>Minimum</u>	<u>Rate</u>	<u>Annual Percentage Yield</u>
6 Months	\$25,000.00	0.50%	0.50%
12 Months	\$25,000.00	0.55%	0.55%
18 Months	\$25,000.00	1.25%	1.25%
24 Months	\$25,000.00	1.45%	1.45%
36 Months	\$25,000.00	1.05%	1.05%
48 Months	\$25,000.00	1.15%	1.15%
60 Months	\$25,000.00	1.30%	1.30%

3rd Quarter 2017 Share Account Dividends

Effective 7/1/2017 – 9/30/2017

	<u>Regular Shares Rate</u>	<u>APY*</u>	<u>IRA Shares Rate</u>	<u>APY*</u>	
\$25.01 - \$4,999.99	0.05%	0.05%	0.05%	0.05%	
\$5,000.00 - \$24,999.99	0.10%	0.10%	0.10%	0.10%	
\$25,000.00 - \$49,999.99	0.15%	0.15%	0.15%	0.15%	
\$50,000.00+	0.20%	0.20%	0.20%	0.20%	
	<u>Money Market Shares Rate</u>	<u>APY*</u>		<u>Rate</u>	<u>APY*</u>
\$5,000.00 - \$49,999.99	0.15%	0.15%	Club Shares	0.05%	0.05%
\$50,000.00 - \$74,999.99	0.20%	0.20%			
\$75,000.00 - \$99,999.99	0.25%	0.25%			
\$100,000.00+	0.30%	0.30%			

*Annual Percentage Yield (APY) is effective 7/21/2017 and is subject to change without notice.
\$500.00 minimum balance required to open and obtain APY.
Penalty for early withdrawal. Fees may reduce earnings.

New & Used Auto Loans

FICO Score	APR* 36 Months	APR* 48 Months	APR* 60 Months	APR* 72 Months
750+	1.49%	1.99%	2.24%	2.49%
700-749	2.49%	3.49%	3.99%	4.49%
650-699	3.49%	4.49%	4.49%	5.49%
600-649	6.49%	7.49%	7.49%	N/A
599 & Below	9.49%	10.49%	10.49%	N/A

Classic Auto Loans

FICO Score	APR* 36 Months	APR* 48 Months	APR* 60 Months
750+	2.99%	3.24%	3.49%
700-749	3.49%	3.74%	3.99%
650-699	5.49%	5.74%	6.99%
600-649	7.99%	8.49%	8.99%
599 & Below	11.99%	12.49%	12.99%

Recreational Vehicle Loans

FICO Score	APR* 60 Months	APR* 84 Months	APR* 120 Months
750+	6.25%	6.50%	6.75%
700-749	7.00%	7.50%	8.00%
650-699	9.00%	9.50%	10.00%
600-649	11.00%	11.50%	13.00%
599 & Below	12.50%	13.00%	13.50%

Unsecured Personal Loans

FICO Score	APR* 12 Months	APR* 36 Months	APR* 60 Months
750+	6.00%	6.50%	7.00%
700-749	7.00%	7.50%	8.00%
650-699	9.00%	9.50%	10.00%
600-649	11.00%	11.50%	12.00%
599 & Below	13.00%	13.50%	14.00%

HELOC (Home Equity Line of Credit) & Fixed Rate Home Equity Loans

FICO Score	HELOC APR*	Fixed APR* 36 Months	Fixed APR* 60 Months	Fixed APR* 120 Months	Fixed APR* 180 Months
750+	WSJ Prime = 3.50%	3.50%	3.75%	4.50%	5.50%
700-749	WSJ Prime +.50% = 4.00%	3.75%	4.25%	5.00%	6.00%
650-699	WSJ Prime +.50% = 4.00%	4.00%	4.50%	5.50%	6.50%
600-649	WSJ Prime + 1.00 = 4.50%	4.25%	5.50%	6.00%	7.00%
599 & Below	WSJ Prime + 2.00 = 5.50%	5.25%	6.50%	7.00%	7.50%

MasterCard Credit Card Line of Credit (Unsecured & Share Secured)

FICO Score	APR*
750+	6.00%
700-749	6.90%
650-699	10.90%
600-649	15.90%
599 & Below	17.90%

Share & Certificate Secured Loans

Shares	3.00%	Great option for members building and repairing credit. Great for students' first loans.
Certificate	3.00% over CD rate	

APR*=Annual Percentage Rate (APR) is effective 7/21/2017 and is subject to change without notice.