

Rates »

****ALL RATES ARE SUBJECT TO CHANGE****

APR refers to the annual percentage rate or the dividend rate.
APY refers to the annual percentage yield.

Loan Rates

Rates as of 5/01/2009.

Rate Description	Term	Payment Description	APR	APR Type
VACATION SPECIAL	UP TO 17 MONTHS WITH RATES AS LOW AS	CERTAIN RESTRICTIO NS DO APPLY	8.00%	Fixed
SHARE SECURED	5.0% OVER CURRENT SHARE RATE		CALL FOR QUOTE	Fixed
CD SECURED	2.0 % OVER CURRENT RATE		CALL FOR QUOTE	Fixed
NEW VEHICLE (2009-2010)100% OF MSRP	RATES STARTING AT		7%	Fixed
USED VEHICLE (2008-2007)	RATES STARTING AT		7.5%	Fixed
USED VEHICLES (06-04)MODELS	RATES STARTING AT		10%	Fixed
NEW RECREATIONAL VEHICLES	60 MTHS WITH RATES STARTING		8%	Fixed
USED RECREATIONAL VEHICLES	UP TO RATES AT		10%	Fixed

Members should call the credit union to verify rates.
Other loans and rates are available, contact the Credit Union for more information.

Certificates

		Rates as of 5/01/2009.	
Rate Description	Term	Dividend Rates	
CERTIFICATE OF DEPOSIT (MIN. BAL IS \$1,000)	1 YEAR (DIVIDENDS 24 MONTH	1.50%	1.50%
CERTIFICATE OF DEPOSIT (MINIMUM BAL. IS \$5,000)	(DIVIDENDS PAY ANNUALLY		

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		SEMI ANNUALLY CERTIFICATES	
Rate Description	Term	Dividend Rates APY	
MINIMUM BAL. \$1000.00	12MONTH	1.50%	1.51%
MINIMUM BAL. \$5000.00	24 MONTH		

Members should call the credit union to verify rates.
Contact your credit union to find out if there are any fees on these accounts that could reduce your earnings.

Savings/Shares Rates

Rate Description	Term	Dividend Rates	APY
SHARES (SAVINGS)	PAID QUARTERLY	1.00%	1.01%
VACATION OR CHRISTMAS CLUB	PAID QUARTERLY	1.00%	1.01%