

ALL RATES ARE SUBJECT TO CHANGE

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

LOAN RATES

***As of 1/26/2012**

LOAN DESCRIPTION	TERM/APR	PAYMENT DESCRIPTION
Christmas/Tax Special	\$1,000.00/FIXED Up to 10mths at 7%	Credit Score of 600 or Better
Share Secured	7% FIXED	Call for Quote
Certificate Secured	5% FIXED	Call for Quote
NEW VEHICLE 2011-2012	Rates starting at 6.5% for 5 yrs and 7% for 6 yrs	FIXED FIXED
USED VEHICLE 2011-2010	Rates starting at 7% for 5 yrs and 7.5 for 6 yrs	FIXED FIXED
USED VEHICLE 2009-2008	Rates starting at 7.5% for 5 yrs and 8% for 6 yrs	FIXED FIXED
USED VEHICLE 2007	Rates starting at 9% for 3 yrs and 10% for 4 yrs	Depends on Mileage
NEW ATV 2012	Rates starting at 10% for 3 to 4 yrs	Depends on Value
MOTORCYCLE	New starting at 8% for 3 to 4 yrs Used starting at 10% for 3 to 4 yrs	Depends on Value
SIGNATURE	Up to \$1,500.00 at 10% for 15mths	FIXED
SIGNATURE	Up to \$6,500.00 at 15% for 36mths	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 1/26/2012

Rate Description	Term	Dividend Rates
Certificate of Deposit (Min. balance of \$1000.00)	1 year PAID ANNUALLY	1.00% APY
Certificate of Deposit (Min. balance of \$1000.00)	*2 year PAID ANNUALLY	1.25% APY

*EARLY WITHDRAW PENALTY (3 MONTHS)

Savings/Shares Rate

Rate Description	Term	Dividend Rates
Shares (Savings)	PAID QUARTERLY	.5%
Vacation/Christmas Club	PAID QUARTERLY	.5%

**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.