

Vehicle Loan Rates		Rate As Low As	APR*	Max Term / Months
Auto Motorcycles / Road Bikes (over 1000cc)	New 2013-2014	2.45%	2.45%	72
	2013-2014 (Never Titled)	3.95%	3.95%	60
	2010-2012	2.95%	2.95%	60
	2005-2009	2.95%	2.95%	54
	2004 or older	3.95%	3.95%	36
Boats Motor Homes Travel Trailers, Campers	2013-2014	3.45%	3.45%	84
	2009-2012	5.45%	5.45%	84
	2008 or older	5.45%	5.45%	24-60
Snowmobiles Personal Watercraft, ATV Motorcycles / Dirt Bikes (under 1000cc)	2013-2014	3.45%	3.45%	36
	2009-2012	5.45%	5.45%	48
	2008 or older	5.45%	5.45%	36
Tractors 20-70 hp General (Personal Use) Equipment	New and Used	5.75%	5.75%	60
Unsecured Loans (12-48 mo term dependent on credit)	Closed End	3.50%	3.50%	N/A
Revolving Credit Loan	Line of Credit	13.50%	13.50%	N/A
Overdraft Loan	Line of Credit	15.00%	15.00%	N/A
Credit Card	VISA – Classic	12.96%	12.96%	N/A
	VISA – Gold	11.96%	11.96%	N/A
Debt Consolidation	To Be Determined			
Mortgages		Rate As Low As	APR*	Max Term / Months
5 Year Balloon	(30 Year Amortization)	4.35%	4.35%	N/A
7 Year Balloon	(30 Year Amortization)	4.75%	4.57%	N/A
10 Year Fixed		3.75%	3.75%	N/A
15 Year Fixed		4.50%	4.50%	N/A
Home Equity Line of Credit		5.00%	5.00%	N/A

*APR= Annual Percentage Rate

The Above listed loan rates are our best rate and is based on credit score. Not all members qualify for best rate.

Savings	Dividend Rate	APY*
Shares (Minimum Balance: \$5.00)	0.10%	0.10%
Christmas Club	0.10%	0.10%
Vacation Club	0.10%	0.10%
Special Deposit	0.10%	0.10%
HAS (Health Savings Account)	0.40%	0.40%
IRA (Individual Retirement Account)	0.40%	0.40%

*APY= Annual Percentage Yield

Rates may change after the account is opened.