

Vehicle Loan Rates		Rate As Low As	APR*	Max Term / Months
<b>Auto</b>	New & Used 2014-2015	2.45%	2.45%	72
<b>Motorcycles / Road Bikes (over 1000cc)</b>	2014-2015 (Never Titled)	3.95%	3.95%	60
	2010-2012	2.95%	2.95%	60
	2006-2010	2.95%	2.95%	54
	2005 or older	3.95%	3.95%	36
<b>Boats Motor Homes Travel Trailers, Campers</b>	2014-2015	3.45%	3.45%	84
	2010-2013	5.45%	5.45%	84
	2009 or older	5.45%	5.45%	24-60
<b>Snowmobiles Personal Watercraft, ATV Motorcycles / Dirt Bikes (under 1000cc)</b>	2014-2015	3.45%	3.45%	36
	2010-2013	5.45%	5.45%	48
	2009 or older	5.45%	5.45%	36
<b>Unsecured Loans (12-48 mo term dependent on credit)</b>	Closed End	3.50%	3.50%	N/A
<b>Revolving Credit Loan</b>	Line of Credit	13.50%	13.50%	N/A
<b>Overdraft Loan</b>	Line of Credit	15.00%	15.00%	N/A
<b>Credit Card</b>	VISA – Classic VISA – Gold	12.96 11.96%	12.96% 11.96%	N/A
<b>Debt Consolidation</b>	To Be Determined			
Mortgages		Rate As Low As	APR*	Max Term / Months
<b>5 Year Balloon</b>	(30 Year Amortization)	4.35%	4.35%	N/A
<b>7 Year Balloon</b>	(30 Year Amortization)	4.75%	4.57%	N/A
<b>10 Year Fixed</b>		3.00%	3.75%	N/A
<b>15 Year Fixed</b>		3.25%	4.50%	N/A
<b>20/30 Year Fannie Mae</b>	Call for details			
<b>Vacant Land</b>	Call for details			

\*APR= Annual Percentage Rate

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

<b>Savings</b>	<b>Dividend Rate</b>	<b>APY*</b>
<b>Shares (Minimum Balance: \$5.00)</b>	0.05%	0.10%
<b>Christmas Club</b>	0.05%	0.10%
<b>Vacation Club</b>	0.05%	0.10%
<b>Special Deposit</b>	0.10%	0.10%
<b>HSA (Health Savings Account)</b>	0.40%	0.40%
<b>IRA (Individual Retirement Account)</b>	0.40%	0.40%

\*APY= Annual Percentage Yield

Rates may change after the account is opened.