

		up to	A+ 750 & above	A 700 - 749	B 650 - 699	C 600 - 649	D 500 - 599	
Automobile and Motorcycle	New: 2019, 2018, 2017	36	1.99	2.29	2.79	5.79	10.29	
		48	2.29	2.59	3.09	6.09	10.59	
		60	2.69	2.99	3.49	6.49	10.99	
		72	3.19	3.49	3.99	6.99	11.49	
		84	3.79	4.09	4.59	7.59	12.09	
	Used: 2017, 2016, 2015	36	2.49	2.79	3.29	6.29	10.79	
		48	2.79	3.09	3.59	6.59	11.09	
		60	3.19	3.49	3.99	6.99	11.49	
		72	3.69	3.99	4.49	7.49	11.99	
	Used: 2014, 2013, 2012, 2011, 2010, 2009	36	3.99	4.29	4.79	7.79	12.29	
		48	4.29	4.59	5.09	8.09	12.59	
	Used: 2008 and Older	36	4.99	5.29	5.79	8.79	13.29	
	RV, Snowmobile, ATV, Jet Ski, Tractor, Boat, Camper, Trailer	New: 2019, 2018, 2017, 2016, 2015	36	3.49	3.79	4.29	7.29	11.79
			48	3.79	4.09	4.59	7.59	12.09
			60	4.19	4.49	4.99	7.99	12.49
72			4.69	4.99	5.49	8.49	12.99	
84			5.29	4.19	6.39	8.39	12.39	
Used: 2014, 2013, 2012, 2011, 2010, 2009		36	6.49	6.79	7.29	10.29	14.79	
		48	6.79	7.09	7.59	10.59	15.09	
		60	6.69	6.99	7.49	10.49	14.99	
		72	7.19	7.49	7.99	10.99	15.49	
Used: 2008 and Older		36	7.49	7.79	8.29	11.29	15.79	
		48	7.79	8.09	8.59	11.59	16.09	
Personal Secured		Rate and term determined by adding 2% to the sections listed above, based upon collateral used						

		up to	A+ 750 & bove	A 700 - 749	B 650 - 699	C 600 - 649	D 500 - 599
Mobile Home	2019, 2018, 2017, 2016, 2015	180	5.00%	5.50%	6.00%	8.00%	10.00%
	2000 - 2014	120	7.00%	7.50%	8.00%	10.00%	12.00%
	1999 or older	60	9.00%	9.50%	10.00%	12.00%	14.00%
Home Equity	The maximum amount to be financed cannot exceed the appraised value of the home (TBD by the CU) X (up to) 80% less any existing HE or Mortgage	60	3.24%	3.49%	3.74%	4.49%	5.99%
		120	3.99%	4.24%	4.49%	5.24%	6.74%
		180	4.74%	4.99%	5.24%	5.99%	7.49%
Personal/Unsecured	\$500 - \$1,000	12	3.00	3.50	4.50	7.50	12.00
	\$1,001 - \$2,000	24	4.00	4.50	5.50	8.50	13.00
	\$2,001 - \$3,000	36	5.00	5.50	6.50	9.50	14.00
	\$3,001 - \$4,000	48	6.00	6.50	7.50	10.50	15.00
	\$4,001 - \$5,000	48	7.00	8.00	10.00	13.00	17.50
	\$5,001 - \$8,000	54	7.50	8.50	10.50	13.50	18.00
	\$5,001 - \$8,000	60	8.00	9.00	11.00	14.00	18.50
Emergency Loan (\$100 - \$1,000)					\$25 Fee	up to 3 months	15.00%
Visa	w/ Scorecard Points		7.90	7.90	9.90	11.90	13.90
Shares	<i>Minimum Balance Required</i>	Savings		\$50.00		0.10%	
	<i>Minimum Balance Required</i>	IRA		\$100.00		0.50%	

All loan terms are dependent on multiple factors; including but not limited to: total amount financed, collateral age, mileage on collateral.

Loan rates are based upon credit score and credit history as determined by the credit union at the time of application.

All rates and terms subject to change, without notice.

Rates effective August 1, 2018