

		up to	A+ 750 & above	A 700 - 749	B 650 - 699	C 600 - 649	D 500 - 599	
Automobile and Motorcycle	New: 2022, 2021, 2020, 2019 (brand new or with less than 25,000 miles)	36	1.99	2.59	3.29	7.29	13.19	
		48	2.39	2.99	3.69	7.69	13.59	
		60	2.69	3.29	3.99	7.99	13.89	
		72	3.19	3.79	4.49	8.49	14.39	
		84	3.69	4.29	4.99	8.99	14.89	
	Used: 2020, 2019, 2018, 2017 (with more than 25,001 miles)	36	2.99	3.59	4.29	8.29	14.19	
		48	3.39	3.99	4.69	8.69	14.59	
		60	3.69	4.29	4.99	8.99	14.89	
		72	4.19	4.79	5.49	9.49	15.39	
	Used: 2016, 2015, 2014, 2013, 2012	36	3.99	4.59	5.29	9.29	15.19	
		48	4.39	4.99	5.69	9.69	15.59	
	Used: 2011 and Older	36	5.49	6.09	6.79	10.29	16.19	
	RV, Snowmobile, ATV, Jet Ski, Boat, Camper, Misc.	New: 2022, 2021, 2020, 2019	36	3.69	4.29	5.39	8.69	13.29
			48	4.09	4.69	5.79	9.09	13.69
			60	4.39	4.99	6.09	9.39	13.99
72			4.89	5.49	6.59	9.89	14.49	
84			5.39	5.99	7.09	10.39	14.99	
Used: 2018, 2017, 2016, 2015, 2014, 2013, 2012		36	4.69	5.29	6.39	9.69	14.29	
		48	5.09	5.69	6.79	10.09	14.69	
		60	5.39	5.99	7.09	10.39	14.99	
		72	5.89	6.49	7.59	10.89	15.49	
Used: 2011 and Older		36	7.19	7.79	8.89	12.19	16.29	
		48	7.59	8.19	9.29	12.59	16.69	
Personal Secured		<i>Rates and terms determined by collateral used to secure the loan</i>						
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%	4.24%	5.49%	6.99%	
		120	3.99%	4.24%	4.99%	6.24%	7.74%	
		180	4.74%	4.99%	5.74%	6.99%	8.49%	
Personal/ Unsecured	Borrow between \$500 and \$8,000, terms up to 60 months (dependent on amount borrowed and credit worthiness)	12	4.99	5.49	7.49	9.49	13.49	
		24	5.99	6.49	8.49	10.49	14.49	
		36	6.99	7.49	9.49	11.49	15.49	
		48	7.99	8.49	9.99	12.49	16.49	
		60	8.99	9.49	10.99	13.49	17.49	

A+ A B C D
750 & 700 - 749 650 - 699 600 - 649 500 - 599
bove

Special Loans	Emergency Loan (\$25 fee)	15%	Up to 3 months	Borrow up to \$1,000 with biweekly or monthly payments
	Promissory Note (\$25 fee)	15%	Single Pay or Up to 3 months	With proof, borrow up to 75% of incoming funds
	Credit Builder Loan (no fee)	15%	Must be 1 year	Borrow \$1,000 with biweekly or monthly payments to help build or re-establish
	Share Secured Loan	Savings Rate plus 2.5%		Secured by current savings balance.

Visa	w/ Scorecard Points	7.90	7.90	9.90	11.90	13.90
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Shares	Savings - Balances of above \$50 earn interest	Savings	0.10%
	IRAs - Minimum balance of \$100 required	IRA	0.25%

Certificates of Deposit	Minimum Deposit of \$1,000 Required for all Certificates of Deposit (CDs) Interest credit quarterly No grace period	6 Months	0.25%
		12 Months	0.45%
		18 Months	0.65%
		24 Months	N/A

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 January 4, 2021