

		up to	A+ 750 & above	A 700 - 749	B 650 - 699	C 600 - 649	D 500 - 599	
<b>Automobile and Motorcycle</b>	New: 2020, 2019, 2018	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: 2018, 2017, 2016	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: 2015, 2014, 2013, 2012, 2011, 2010	36	3.99	4.29	4.79	7.79	12.29	
		48	4.29	4.59	5.09	8.09	12.59	
	Used: 2009 and Older	36	4.99	5.29	5.79	8.79	13.29	
	<b>RV, Snowmobile, ATV, Jet Ski, Tractor, Boat, Camper, Trailer</b>	New: 2020, 2019, 2018, 2017, 2016	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: 2015, 2014, 2013, 2012, 2011, 2010		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: 2009 and Older		36	7.49	7.79	8.29	11.29	15.79	
	48	7.79	8.09	8.59	11.59	16.09		
<b>Personal Secured</b>		Rate and term determined by adding 2% to the sections listed above, based upon collateral used						
<b>Mobile Home</b>	2020, 2019, 2018, 2017, 2016	180	5.00%	5.50%	6.00%	8.00%	10.00%	
	1999 - 2015	120	7.00%	7.50%	8.00%	10.00%	12.00%	
	1998 or older	60	9.00%	9.50%	10.00%	12.00%	14.00%	
<b>Home Equity</b>	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%	

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

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			

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	0.50%

Certificates of Deposit	Minimum Deposit of \$1,000 Required for all Certificates of Deposit (CDs) Interest credit quarterly No grace period	6 Months	0.30%
		12 Months	0.40%
		24 Months	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 January 3, 2019