



		up to	A+ 750 & above	A 700 - 749	B 650 - 699	C 600 - 649	D 500 - 599	
Automobile and Motorcycle	New (2023, 2022, 2021) Mileage: Less than 25,000	48	1.99	2.74	3.49	7.49	13.49	
		60	2.74	3.49	4.24	8.24	14.24	
		72	2.99	3.74	4.49	8.49	14.49	
		84	3.74	4.49	5.24	9.24	15.24	
	Used Tier 1 (Current - 2018) (mileage over 100K, 3 years max)	48	2.74	3.49	4.24	4.99	8.99	14.99
		60	3.49	4.24	4.99	5.74	9.74	15.74
		72	3.74	4.49	5.24	6.24	10.24	15.74
	Used Tier 2 (2017, 2016, 2015, 2014, 2013)	36	3.24	3.99	4.74	5.49	9.49	15.49
		48	3.99	4.74	5.49	6.24	10.24	15.74
	Used Tier 3 (2012 and older)	36	5.24	5.99	6.74	7.49	11.49	17.49
		48	6.24	6.99	7.74	8.49	12.49	18.49
	RV, Snowmobile, ATV, Jet Ski, Boat, Camper, Misc.	New: 2023, 2022, 2021, 2020	36	3.24	3.99	4.74	5.49	9.49
48			3.74	4.49	5.24	5.99	10.24	15.74
60			4.24	4.99	5.74	6.49	11.24	17.24
72			4.74	5.49	6.24	6.99	12.49	18.49
84			5.49	6.24	6.99	7.74	8.49	12.49
Used: 2019, 2018, 2017, 2016, 2015, 2014, 2013		36	3.99	4.74	5.49	6.24	10.24	15.74
		48	4.49	5.24	5.99	6.74	7.49	11.49
		60	4.99	5.74	6.49	7.24	7.99	8.74
Used: 2012 and Older (mileage over 100K, 3 years max)		36	5.74	6.49	7.24	7.99	8.74	9.49
		48	6.99	7.74	8.49	9.24	9.99	10.74
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. The rate offered to you will be determined by your credit history, term and lien position.	60	2.49%	2.99%	3.74%	5.49%	6.99%
	120		2.99%	3.49%	4.24%	5.99%	7.49%	
	180		3.49%	3.99%	4.74%	6.49%	7.99%	
	60		2.99%	3.49%	4.24%	5.99%	7.49%	
	120		3.49%	3.99%	4.74%	6.49%	7.99%	
	180		3.99%	4.49%	5.24%	6.99%	8.49%	

		A+	A	B	C	D	
		750 & above	700 - 749	650 - 699	600 - 649	500 - 599	
Personal/Unsecured	Borrow between \$500 and \$8,000, terms up to 60 months (dependent on amount borrowed and credit worthiness)	12	4.74	5.24	7.49	10.24	14.24
		24	5.49	5.99	8.24	10.99	14.99
		36	6.24	6.74	8.99	11.74	15.74
		48	7.24	7.74	9.49	12.74	16.74
		60	7.99	8.49	10.24	13.49	17.49
Special Loans	Emergency Loan (\$30 fee)	15%	Up to 3 months	Borrow up to \$1,000 with biweekly or monthly payments			
	Promissory Note (\$30 fee)	15%	Single Pay or Up to 3 months	With proof, borrow up to 75% of incoming funds			
	Credit Builder Loan (\$30 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	9.90	10.90	12.90	14.90	16.90	

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 and condition of 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. Please contact the credit union for accurate rates.

Rates effective January 5, 2022