



<b>Savings Accounts*</b>	<b>Annual Percentage Yield</b>	<b>Standard Dividend Rate</b>
Regular Savings Account	0.60%	0.60%
Checking Account	0.01%	0.01%
Christmas Club Account	0.15%	0.15%
Super 60 Savings Account (\$600 min)		
<i>Avg. Daily Balance \$600-\$49,999</i>	0.60%	0.60%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	1.16%	1.15%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	1.61%	1.60%
<i>Avg. Daily Balance \$250,000 or more</i>	1.92%	1.90%
Money Market Account (\$500 min)		
<i>Avg. Daily Balance \$500-\$49,999</i>	0.60%	0.60%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	1.11%	1.10%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	1.56%	1.55%
<i>Avg. Daily Balance \$250,000 or more</i>	1.71%	1.70%
Custodian Account	0.60%	0.60%

#### **Share Certificates (CDs)\*\***

6 Month (\$500 min)	3.05%	3.00%
12 Month	3.30%	3.25%
18 Month	3.46%	3.40%
24 Month	3.61%	3.55%
36 Month	3.82%	3.75%
60 Month	4.08%	4.00%
6 Month Jumbo (\$50,000 min)	3.05%	3.00%

#### **Individual Retirement Accounts\*\***

IRA Savings	1.01%	1.00%
12 Month IRA Certificate	3.30%	3.25%
24 Month IRA Certificate	3.61%	3.55%
36 Month IRA Certificate	3.82%	3.75%
60 Month IRA Certificate	4.08%	4.00%

*(Rates apply to Regular, Roth, and Educational IRAs)*

#### **Fixed Rate Loans\*\*\***

	<b>Annual Percentage Rate</b>
New Automobile Loan	5.50% - 10.00% ****
Used Automobile Loan	5.50% - 10.00% ****
Basic Transportation	13.50%
Loan Credit Builder (unsecured)	15.75%
Debt Consolidation	15.45%
Other Stock Secured	5.00%
Home Improvement Loan	
<i>Tier 1</i>	9.90%
<i>Tier 2</i>	11.90%

#### **Variable Rate Loans**

Unsecured Line of Credit	14.00%
Visa Credit	14.00%
Savings or Certificate Secured	5.75%
Equity Access Line of Credit (E2)	10.25%
Visa Debit LOC (full)	14.00%

\* Minimum Deposit is \$25 unless stated otherwise

\*\* Minimum Deposit for all certificates is \$2,000 unless stated otherwise

\*\*\* Rates are fixed for the term of the loan

\*\*\*\* Rate is subject to qualifications

Federally Insured by the NCUA



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