



| <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>  | 1.36%                          | 1.35%                         |
| <i>Avg. Daily Balance \$100,000-\$249,999</i> | 1.82%                          | 1.80%                         |
| <i>Avg. Daily Balance \$250,000 or more</i>   | 2.12%                          | 2.10%                         |
| 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>  | 1.26%                          | 1.25%                         |
| <i>Avg. Daily Balance \$100,000-\$249,999</i> | 1.71%                          | 1.70%                         |
| <i>Avg. Daily Balance \$250,000 or more</i>   | 1.92%                          | 1.90%                         |
| Custodian Account                             | 0.60%                          | 0.60%                         |

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

|                              |       |       |
|------------------------------|-------|-------|
| 6 Month (\$500 min)          | 3.10% | 3.05% |
| 12 Month                     | 3.30% | 3.25% |
| 18 Month                     | 3.30% | 3.25% |
| 24 Month                     | 3.51% | 3.45% |
| 36 Month                     | 3.51% | 3.45% |
| 60 Month                     | 3.51% | 3.45% |
| 6 Month Jumbo (\$50,000 min) | 3.10% | 3.05% |

**Individual Retirement Accounts\*\***

|                          |       |       |
|--------------------------|-------|-------|
| IRA Savings              | 1.01% | 1.00% |
| 12 Month IRA Certificate | 3.30% | 3.25% |
| 24 Month IRA Certificate | 3.51% | 3.45% |
| 36 Month IRA Certificate | 3.51% | 3.45% |
| 60 Month IRA Certificate | 3.51% | 3.45% |

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

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

|                                 | <b>Annual Percentage Rate</b> |
|---------------------------------|-------------------------------|
| New Automobile Loan             | 5.50% - 10.50% ****           |
| Used Automobile Loan            | 5.50% - 10.50% ****           |
| 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          | 14.25% |
| Visa Credit                       | 14.25% |
| Savings or Certificate Secured    | 6.00%  |
| Equity Access Line of Credit (E2) | 10.75% |
| Visa Debit LOC (full)             | 14.25% |

\* 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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