

Share/Savings	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
Savings	0.05%	0.05%	\$10.00	\$10.00
Special/Vacation/Christmas	0.05%	0.05%	\$0.00	-
Checking	0.01%	0.01%	\$15.00	-
	0.05%	0.05%	\$0.00	\$2,500.00
	0.10%	0.10%	\$0.00	\$5,000.00
	0.20%	0.20%	\$0.00	\$25,000.00
Money Market	0.35%	0.35%	\$0.00	\$50,000.00
HSA	0.05%	0.05%	\$0.00	-
Traditional IRA, Education IRA, and ROTH IRA	0.05%	0.05%	\$0.00	-

*\*Fees may reduce earnings. Rate may change as determined by the Credit Union's Board of Directors.*

Save To Win Share Certificate	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open
12 Month	0.30%	0.30%	\$25.00

*\* Certificate rates are subject to change without notice. Penalty for early withdrawal.*

Certificates (Regular and IRA)	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open
6 Month	0.20%	0.20%	\$1,000.00
12 Month	0.30%	0.30%	\$1,000.00
18 Month	0.40%	0.40%	\$1,000.00
24 Month	0.50%	0.50%	\$1,000.00
36 Month	0.60%	0.60%	\$1,000.00

*\* Certificate rates are subject to change without notice. Penalty for early withdrawal.*

Automobiles			
	Term	APR as low as*	Approximate payment per \$1,000
2015 & Newer	36 Months	1.99%	\$28.64
2015 & Newer	48 Months	1.99%	\$21.70
2015 & Newer	60 Months	1.99%	\$17.53
2015 & Newer	72 Months	2.99%	\$15.20
2015 & Newer	84 Months	4.49%	\$13.91
2014 & Older	36 Months	6.50%	\$30.67
2014 & Older	48 Months	7.00%	\$23.96

*\*Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify. APR listed includes discount of .25% for direct deposit and/or autopay and .25% for eStatements.*

Share Secured	
100% Secured	APR as low as 2.00%*
50% Secured	APR as low as 3.25%*

*\*Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify.*

Personal	
Minimum \$300 - Maximum \$15,000	
APR as low as 9.25%*	

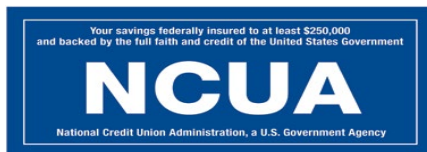
*\*Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify. APR listed includes discount of .25% for direct deposit and/or autopay and .25% for eStatements.*

Boats/Motorcycles/Recreational Vehicles			
	Term	APR as low as*	Approximate payment per \$1,000
2015 & Newer	36 Months	1.99%	\$28.64
2015 & Newer	48 Months	1.99%	\$21.70
2015 & Newer	60 Months	1.99%	\$17.53
2015 & Newer	72 Months	2.99%	\$15.20
2015 & Newer	84 Months	4.49%	\$13.91
2014 & Older	36 Months	6.50%	\$30.67
2014 & Older	48 Months	7.00%	\$23.96

*\*Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify. APR listed includes discount of .25% for direct deposit and/or autopay and .25% for eStatements.*

VISA/Variable Rate	
Adjusted Semi-Annually (January & July)	
Maximum Limit - \$10,000	APR as low as 9.25%

*\*Annual Percentage Rate (APR) based on prime rate as of 12/15/2021. Actual APR and credit limit is determined by qualified borrower's credit score at the time of application. Speak with a representative for more details.*



Rate information is posted and provided as information. Rates are current as of 5/1/2022 and are subject to change without notice as stated in our Account Disclosure Rate Supplement and Schedule of Fees and Charges.