



Rate Sheet

Effective 09.14.21

SHARE ACCOUNTS					
Account Type	Minimum Deposit	Amount		Dividend Rate	APY
Savings	None	None		0.10	0.10
Smart Savings	None	Up to \$650		6.345	6.50
		\$650.01 and above		0.10	0.10
Advantage Checking	None	None		None	None
Advantage Plus Checking	\$1,000	None		0.05	0.05
eVelocity Checking ¹	None	Up to \$10,000		1.50	1.51
		\$10,000.01 and above		0.20	0.20
Christmas Savings <i>Offered October through January only</i>	None	None		0.10	0.10
IRA Savings	\$100	None		0.20	0.20
Health Savings Account	None	None		0.20	0.20
Advantage Money Market	\$2,000	Up to	24,999.99	0.08	0.08
		25,000	to 49,999.99	0.10	0.10
		50,000	to 74,999.99	0.13	0.13
		75,000	to 99,999.99	0.15	0.15
		100,000	and above	0.20	0.20

CERTIFICATES					
	Term in Months	Minimum Opening Deposit		Dividend	APY
Super Saver ²	12	100		0.20	0.20
Sky's the Limit ³	12	1,000		0.20	0.20
Sky's the Limit IRA	12	500		0.20	0.20
Certificates ⁴	3	1,000		0.10	0.10
	6	1,000		0.15	0.15
	12	1,000		0.20	0.20
	18	1,000		0.30	0.30
	24	1,000		0.35	0.35
	36	1,000		0.40	0.40
	60	1,000		0.50	0.50

APY = Annual Percentage Yield. Rate and terms subject to change without notice. A penalty will or may be imposed for early withdrawal. Please refer to the Certificate Truth in Savings Disclosure for additional information. 1.eVelocity requires eStatements, valid email address, log in to eBranch at least 1/mo, receive an automated deposit to the checking account of at least \$100 per cycle, 12 debit purchases of \$5 or more posted to your account each month. Accounts that do not meet the qualification will not receive a dividend; 2. Requires a \$25 monthly minimum deposit for life of certificate; 3. Minimum \$1,000 deposits can be made at anytime during the life of the certificate; 4. Also available for IRA



Rate Sheet

Effective 09.14.21

AUTO LOANS						
	Terms in Months					
APR* By Model Year	36	48	60	72	78	84
2014-2022 Models	1.49% ^T	2.29% ¹	2.29% ¹	2.29% ¹	2.69% ¹	2.69%
2005-2013 Models	2.99%	2.99% ¹	2.99% ¹	2.99% ¹	3.24% ¹	NA
2002 ² -2004 Models	4.49%	5.49% ¹	NA	NA	NA	NA

¹-Members with excellent credit history may qualify for a 0.25% APR discount, on select loan terms, for opening a Global credit card (OAC).

²-Financing available for older model years. Terms and conditions apply.

^T-Includes a .25% discount for opening a new Credit Card.

Limited financing is available for salvage/rebuilt titles. Terms and conditions apply.

Example of repayment schedule: Loan of \$5,000.00 at 1.49%APR for 36 months will have an estimated monthly payment of \$142.10

*APR = Annual Percentage Rate. Some restrictions may apply. Contact your local branch for more details.

BOAT/RV ¹						
	Terms in Months					
APR* By Model Year	60	84	120	144	180 ³	180 ⁴
2020-2022 Models	4.00%	4.24%	4.49%	4.74%	4.99%	4.99%
2011-2019 Models	4.49%	4.99%	5.14%	5.49%	5.69%	5.69%
2001 ² -2010 Models	8.29%	8.49%	NA	NA	NA	NA

¹-“RV” includes but is not limited to: Motor Homes, 5th Wheels, Campers, and Travel Trailers.

²- Financing available for older models. Terms and conditions apply.

³-Rate applies at 180 months, financing up to \$75,000

⁴-Rate applies at 180 months, financing \$75,001 or more, 10% down payment required

Example of repayment schedule: Loan of \$5000 at 4.00% APR for 60 months will have an estimated monthly payment of \$92.08

*APR = Annual Percentage Rate. Some restrictions may apply. Contact your local branch for more details.

MOTORCYCLES, JET SKIS, ATVS, SNOWMOBILES, ETC.					
	Terms in Months				
APR* By Model Year	24	36	48	60	72
2020-2022 Models	2.99%	3.49%	3.99%	4.25%	4.49%
2005 ¹ -2019 Models	4.49%	4.75%	4.75%	4.99%	4.99%

¹-Financing available for older models. Terms and conditions apply.

Example of repayment schedule: Loan of \$5000 at 4.99% APR for 24 months will have an estimated monthly payment of \$214.88

*APR = Annual Percentage Rate. Some restrictions may apply. Contact your local branch for more details.

All rates shown above are for members with best credit history. Your rate will be determined at time of approval based on your credit qualifications, collateral, and amount financed.



Rate Sheet

Effective 09.14.21

PERSONAL AND SECURED LOANS		
Loan Type	Terms	APR*
Personal Line of Credit	Minimum payment \$50 or 3% of owing balance, whichever is greater. \$15 annual fee. Variable rate based on Prime Rate +4%, minimum rate of 10.00%, maximum rate of 14%	10.00%
Signature Loan	Minimum payment \$50, terms available up to 60 months. Term and rate determined by amount financed.	10.25%-11.25%
Share Secured Loan	Minimum payment \$50, max term 120 months. Variable rate based on Share APR* +2%, minimum rate of 5%.	5.00%
Certificate Secured Loan	Maximum term determined by term of Certificate. Variable rate based on Certificate APR* +2%, minimum rate of 5%. Payment due in full at time of maturity, renewable as allowed by Certificate.	5.00%

Example of repayment schedule: Loan of \$5000 at 10.25% APR for 48 months will have an estimated monthly payment of \$127.41
 *APR = Annual Percentage Rate. Some restrictions may apply. Contact your local branch for more details.



Rate Sheet

Effective 09.14.21

CREDIT CARDS				
	Visa Platinum	Visa Gold	Visa Classic	MasterCard
APR*	8.90%	9.90%	13.92%	15.96%
Minimum Finance Charge	\$0			
Balance Transfer Fee	\$0			
Grace Period ¹	10 Days			
Cash Advance Fee	\$0			
Annual Fee	\$20	None	\$12	\$18

1-Late Fee of \$25.00 or the amount of the required minimum payment, whichever is less, is applied on the 11th calendar day following past due date. In the event you fail to make a payment on time in any of the 6 billing cycles following the violation, you will be charged \$35.00 or the amount of the requirement minimum payment, whichever is less.

Minimum monthly payment \$20 or 3% of owing balance at time of most recent statement, whichever is greater.

Federally insured by NCUA. All loans OAC.





Rate Sheet

Effective 09.14.21

BUSINESS SHARES					
Account Type	Minimum Deposit	Amount		Dividend Rate	APY*
Savings	None	None		0.10	0.10
Advantage Plus Checking	\$1,000	None		0.05	0.05
Advantage Checking	None	None		None	None
Advantage Business Money Market	\$2,000	Up	to	24,999.99	0.08
				49,999.99	0.10
				99,999.99	0.13
				499,999.99	0.15
				and above	0.20

BUSINESS CERTIFICATES				
	Terms in Months	Minimum Deposit	Dividend Rate	APY*
Super Saver **	3	\$1000	0.10	0.10
	12	100	0.20	0.20
Sky's the Limit ***	12	1000	0.20	0.20
	6	1000	0.15	0.15
	12	1000	0.20	0.20
	18	1000	0.30	0.30
	24	1000	0.35	0.35
	36	1000	0.40	0.40
	60	1000	0.50	0.50

A penalty will or may be imposed for early withdrawal. *APY = Annual Percentage Yield. Once a particular balance range is met on the business account, the dividend rate and APY for that balance range will apply only to the balance in that particular range. **Requires a \$25 monthly minimum deposit for life of certificate. ***Minimum \$1000 deposits can be made at anytime during the life of the certificate

Please Note: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The dividend rate and annual percentage yield on these non-term share accounts may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors. The Annual Percentage Yield assumes reinvestment of the monthly dividends. Please refer to the Truth in Savings Disclosure for additional information. This credit union is federally insured by the National Credit Union Administration.