

Rates Effective: January 1, 2019
Rates subject to change without notice.

Share/Savings	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
Savings	0.40%	0.40%	\$10.00	\$10.00
Special/Vacation/Christmas	0.40%	0.40%	\$0.00	\$0.00
Checking	0.01%	0.01%	\$100.00	\$0.00
Money Market	0.50%	0.50%	\$0.00	\$2,500.00
	0.65%	0.65%	\$0.00	\$5,000.00
	0.75%	0.75%	\$0.00	\$25,000.00
	0.85%	0.85%	\$0.00	\$50,000.00
HSA	0.50%	0.50%	\$0.00	\$0.00
Traditional IRA, Education IRA, and ROTH IRA	0.60%	0.60%	\$0.00	\$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	Minimum Balance to Earn APY*
12 Month	1.25%	1.26%	\$25.00	\$25.00

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

Certificates (Share)	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
6 Month	0.90%	0.91%	\$1,000.00	\$1,000.00
12 Month	1.25%	1.26%	\$1,000.00	\$1,000.00
18 Month	1.60%	1.61%	\$1,000.00	\$1,000.00
24 Month	2.00%	2.02%	\$1,000.00	\$1,000.00
36 Month	2.60%	2.63%	\$1,000.00	\$1,000.00

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

Certificates (IRA)	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
6 Month	1.00%	1.01%	\$1,000.00	\$1,000.00
12 Month	1.35%	1.36%	\$1,000.00	\$1,000.00
18 Month	1.70%	1.71%	\$1,000.00	\$1,000.00
24 Month	2.10%	2.12%	\$1,000.00	\$1,000.00
36 Month	2.70%	2.73%	\$1,000.00	\$1,000.00

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

Automobiles/Boats/Motorcycles 2014 & Newer			Automobiles/Boats/Motorcycles 2013 & Older		
Term	APR as low as*	Approximate payment (per \$1,000)	Term	APR as low as*	Approximate payment (per \$1,000)
36 Months	2.75%	\$29.01	36 Months	6.75%	\$30.85
48 Months	3.00%	\$22.17	48 Months	7.00%	\$24.02
60 Months	3.25%	\$18.11	Personal Minimum \$300 - Maximum \$15,000 APR as low as 9.25%*		
72 Months	4.00%	\$15.67			
84 Months	5.00%	\$14.17			
Share Secured			Home Equity Loans available. Speak with loan representative for details.		
100% Secured	APR as low as 3.00%*				
50% Secured	APR as low as 3.75%*				

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



VISA/Variable Rate-Adjusted Semi-Annually (January & July)		
Tier	Max Limit	APR as of 1/1/2019
A	\$10,000	11.25%
B	\$7,500	14.25%
C	\$5,000	17.25%

Individual APR (Tier) and credit limit based upon your credit score at the time of your application. Speak with representative for more details.

**Rate information is posted and provided as information. Rates are current as of 01/01/2019 and are subject to change without notice as stated in our Account Disclosure Rate Supplement and Schedule of Fees and Charges.*