

**Rates Effective: February 1, 2018**  
*Rates subject to change without notice.*

Share/Savings	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
Savings	0.20%	0.20%	\$10.00	\$10.00
Special/Vacation/Christmas	0.20%	0.20%	\$0.00	\$0.00
Checking	0.01%	0.01%	\$100.00	\$0.00
Money Market	0.20%	0.20%	\$0.00	\$2,500.00
	0.35%	0.35%	\$0.00	\$5,000.00
	0.40%	0.40%	\$0.00	\$25,000.00
	0.50%	0.50%	\$0.00	\$50,000.00
HSA	0.30%	0.30%	\$0.00	\$0.00
Traditional IRA, Education IRA, and ROTH IRA	0.30%	0.30%	\$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	0.75%	0.75%	\$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	0.50%	0.50%	\$1,000.00	\$1,000.00
12 Month	0.65%	0.65%	\$1,000.00	\$1,000.00
18 Month	0.90%	0.90%	\$1,000.00	\$1,000.00
24 Month	1.25%	1.26%	\$1,000.00	\$1,000.00
36 Month	1.75%	1.76%	\$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	0.60%	0.60%	\$1,000.00	\$1,000.00
12 Month	0.75%	0.75%	\$1,000.00	\$1,000.00
18 Month	1.00%	1.00%	\$1,000.00	\$1,000.00
24 Month	1.35%	1.36%	\$1,000.00	\$1,000.00
36 Month	1.85%	1.87%	\$1,000.00	\$1,000.00

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

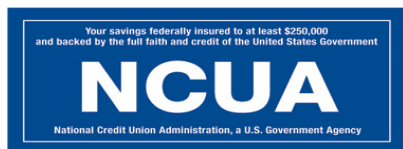
Automobiles/Boats/Motorcycles 2013 & Newer			Automobiles/Boats/Motorcycles 2012 & Older		
Term	APR as low as*	Approximate payment (per \$1,000)	Term	APR as low as*	Approximate payment (per \$1,000)
36 Months	2.00%	\$28.65	36 Months	6.00%	\$30.43
48 Months	2.25%	\$21.81	48 Months	6.25%	\$23.61
60 Months	2.50%	\$17.75			
72 Months	3.00%	\$15.20			
84 Months	4.00%	\$13.68			

Share Secured		Personal	
100% Secured	APR as low as 3.00%*	Minimum \$300	APR as low as*
50% Secured	APR as low as 3.75%*	Maximum \$15,000	9.00%

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

**Home Equity Loans**  
Variable Rate available. Speak with loan representative for details.



\*Rate information is posted and provided as information. Rates are current as of 1/1/2018 and are subject to change without notice as stated in our Account Disclosure Rate Supplement and Schedule of Fees and Charges.