

**Rates Effective: December 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	0.40%	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	0.40%	0.40%	\$0.00	\$2,500.00
	0.55%	0.55%	\$0.00	\$5,000.00
	0.65%	0.65%	\$0.00	\$25,000.00
	0.75%	0.75%	\$0.00	\$50,000.00
HSA	0.50%	0.50%	\$0.00	\$0.00
Traditional IRA, Education IRA, and ROTH IRA	0.50%	0.50%	\$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	1.15%	1.16%	\$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	0.80%	0.80%	\$1,000.00	\$1,000.00
12 Month	1.15%	1.16%	\$1,000.00	\$1,000.00
18 Month	1.50%	1.51%	\$1,000.00	\$1,000.00
24 Month	1.90%	1.92%	\$1,000.00	\$1,000.00
36 Month	2.50%	2.53%	\$1,000.00	\$1,000.00

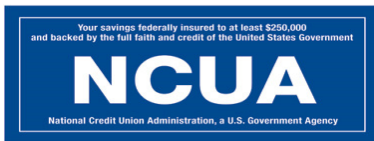
*\* Certificate rates are subject to change without notice. Penalty for early withdrawal.*

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	2.50%	\$28.89	36 Months	6.50%	\$30.73
48 Months	2.75%	\$22.05	48 Months	6.75%	\$23.90
60 Months	3.00%	\$18.00	<b>Personal</b>		
72 Months	3.75%	\$15.56	Minimum \$300 - Maximum \$15,000    APR as low as 9.25%*		
84 Months	4.75%	\$14.05	<b>Home Equity Loans available. Speak with loan representative for details.</b>		
Share Secured					
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.*

**PROMOTIONAL LOAN - APR as low as 4.50%**

*\*Actual APR (Annual Percentage Rate) determined by qualified borrower's credit score. Credit criteria must be met to qualify. Maximum loan amount is \$3,000 and maximum term is 12 months. Approximate payment \$85.38 per \$1,000 financed at 4.50% for 12 months. Speak with a representative for details. Offer may change or end without notice.*



VISA/Variable Rate-Adjusted Semi-Annually (January & July)		
Tier	Max Limit	APR as of 7/1/2018
A	\$10,000	11.00%
B	\$7,500	14.00%
C	\$5,000	17.00%

*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 11/1/2018 and are subject to change without notice as stated in our Account Disclosure Rate Supplement and Schedule of Fees and Charges.*