



# Loan Rate Schedule

## Auto Loans (New, Used & Refinance)

<u>Term</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>
36 mo. (all model years)	3.50%	3.95%	5.95%	9.95%	13.20%
48 mo. (all model years)	3.50%	3.95%	6.45%	10.20%	13.45%
60 mo. (2013 and newer)	3.50%	3.95%	6.95%	10.45%	13.70%
72 mo. (2017 and newer)	4.60%	5.10%	7.45%	10.95%	14.20%

\*\*\*\*\*RATE DISCOUNTS ARE AVAILABLE UP TO 1.00% OFF AUTO LOANS WHEN MEMBERS PARTICIPATE IN PRODUCTS & SERVICES. SEE LOAN OFFICER FOR DETAILS

## New and used Boats, RV's, Jet Ski's and Motorcycles

<u>Term</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>
48 to 120 months	5.90%	6.40%	8.99%	11.99%	14.99%

## Other Collateral

<u>Term</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>
48 months	5.90%	6.40%	8.99%	11.99%	14.99%

## Personal Loans

<u>Term</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>
12 months	8.75%	9.25%	11.25%	15.25%	17.25%
24 months	9.00%	9.50%	11.75%	15.75%	17.75%
36 months	9.25%	9.75%	12.25%	16.25%	18.00%
48 months	9.50%	10.00%	12.75%	16.75%	18.00%
60 months	9.75%	10.25%	13.25%	17.25%	18.00%

## Master Card

	<u>A - C</u>	<u>A - B</u>
Annual Percentage Rate	9.90%	8.90%
Card Type	Regular	Gold

## Share/Share Certificate Secured

Interest rate is 3% above the stated dividend rate paid on the Shares and 3% above the stated dividend rate on Share Certificates. Maximum Loan is equal to 90% of funds on deposit.
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Effective Date 01/02/2019

All Rates are Subject to Change