



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) | 3.40% | 3.85% | 5.85% | 9.85% | 13.10% |
| 48 mo. (all model years) | 3.40% | 3.85% | 6.35% | 10.10% | 13.35% |
| 60 mo. (2014 and newer) | 3.40% | 3.85% | 6.85% | 10.35% | 13.60% |
| 72 mo. (2018 and newer) | 4.50% | 5.00% | 7.35% | 10.85% | 14.10% |

****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.

Effective Date 06/02/2020

All Rates are Subject to Change