

SAVINGS YIELDS AND LOAN RATES

EFFECTIVE



DEPOSIT ACCOUNTS						
PRODUCT				APR ¹		MINIMUM BALANCE
Share Account: Personal, Youth, Business (Paid Quarterly)				.15%		\$100
IRA (Paid Quarterly)				.46%		\$0
Capital Account (Paid Monthly)				.46%		\$2,500
				.51%		\$10,000
				.56%		\$50,000
Christmas Club (Paid Quarterly)				.15%		\$0
Escrow Checking (Paid Monthly)				.15%		\$0
CERTIFICATES OF DEPOSIT						
REGULAR				JUMBO		
TERM	APR ¹	APY ¹	MINIMUM BALANCE	APR ¹	APY ¹	MINIMUM BALANCE
3 months	4.035	4.11	\$2,000	4.063	4.14	\$90,000
5 months	3.986	4.06	\$1,000	4.015	4.09	\$90,000
6 months	3.986	4.06	\$2,000	4.015	4.09	\$90,000
12 months	3.938	4.01	\$2,000	3.967	4.04	\$90,000
24 months	3.648	3.71	\$2,000	3.677	3.74	\$90,000
36 months	3.455	3.51	\$2,000	3.484	3.54	\$90,000
60 months	3.358	3.41	\$2,000	3.387	3.44	\$90,000
LOAN RATES						
LOAN TYPE				APR ¹ as low as		
New/Used Vehicle ² : Mileage up to 100,000				3.99%*		
Classic/Vintage Auto ³				4.99%		
DrivingSense™ - Lease Alternative ⁴				5.49%*		
Boat/Motorcycle/RV ² : Mileage up to 99,999				6.99%		
Personal Loan/Lines of Credit				9.95%		
Home Equity Line Of Credit (HELOC)				5.99% Intro Rate ⁵		
Visa® Credit Card				Platinum – 8.90% Platinum Rewards – 9.90% Platinum Secured – 8.90%		
Share (Savings) Secured Loan				Share Rate + 3%		
Mortgage				Market Rate		

1 APY = Annual Percentage Yield. APR = Annual Percentage Rate. \$5 minimum share balances required. Fees could reduce the earnings on accounts. Credit Rate & Terms may vary, and are subject to change without notice. 2 New/used vehicle loans up to 6 years from current. *Rate includes a .50% rate discount. To qualify, the vehicle must be hybrid, electric, or fuel efficient with combined MPGs ≥ 35. 3 Classic/Vintage vehicles manufactured greater than 25 years up \$50,000. 4 New or used vehicles up to 5 calendar years old qualify. 5 HELOC introductory rate fixed for 12 months. After intro period, a variable rate will be imposed ranging from as low as WSJ Prime Rate minus .25% with a floor rate of 4.00% APR to a max rate of 18.00% APR. Eligible discounts apply. Maximum rate change in a 12-month period is 2.00% APR, excluding introductory period.