

Current Share Rates

Deposit Accounts:

	Rate		APY
Share (Savings)	0.40%	Daily -- Posted Quarterly	0.40%
Buddy Club	1.00%	Daily -- Posted Quarterly	1.00%
Christmas Club	1.00%	Daily -- Posted Quarterly	1.00%
Escrow	0.20%	Daily -- Posted Quarterly	0.20%
IRA Account	1.00%	Daily -- Posted Quarterly	1.00%

Term Share Certificates:

Term	Rate	Minimum Balance	APY
6 Month	1.10%	\$5,000.00	1.11%
12 Month	3.00%	\$5,000.00	3.04%
12 Month (Junior Saver)	3.00%	\$500.00	3.05%

Current Consumer And Real Estate Loan Rates As Low As

Auto Loans

Term (months)	APR*	Monthly payment per \$1,000 borrowed
24	4.44%	\$43.62
36	4.82%	\$29.89
48	4.92%	\$22.99
60	5.12%	\$18.93
72	5.32%	\$16.25
84	5.97%	\$14.59

*Rates are VCCU's lowest for the listed collateral and term. Actual rates may vary based on individual credit worthiness. Rates vary based on year of vehicle being financed. See a VCCU loan officer for details.
Ask about Balloon Loan rates for up to 144 month amortization, and up to 90% LTV.

Collateral Secured Loans to Titled Recreational Vehicles

For recreational vehicles, boats over 16 feet, RVs, motorcycles, and more

Term (months)	APR*	Monthly payment per \$1,000 borrowed
24	4.44%	\$43.62
36	4.82%	\$29.89
48	4.92%	\$22.99
60	5.12%	\$18.93
72	5.32%	\$16.25

*Rates are VCCU's lowest for the listed collateral type and term. Actual rates may vary based on individual credit worthiness and collateral type. Rates vary based on year of vehicle being financed. See a VCCU loan officer for details.
Ask about Balloon Loan rates for up to 144 month amortization, and up to 90% LTV.

Collateral Secured Loans to Untitled Recreational Vehicles

For recreational vehicles, boats over 16 feet, RVs, motorcycles, and more

Term (months)	APR*	Monthly payment per \$1,000 borrowed
24	6.09%	\$44.36
36	6.64%	\$30.71
48	6.84%	\$23.87
60	7.04%	\$19.82
72	7.29%	\$17.19

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Ask about Balloon Loan rates for up to 144 month amortization, and up to 90% LTV.

Savings Secured Loan

Term (months)	APR*	Monthly payment per \$1,000 borrowed
24	6.15%	\$44.39
36	6.20%	\$30.51
48	6.25%	\$23.60

Personal Loans

Loan Type	Term (months)	APR*	Monthly payment per \$1,000 borrowed
Signature (\$1,000-\$15,000)	60	9.74%	\$21.12
Kwik Cash (max \$7,500)	Revolving	10.14%	\$50 or 5% of balance
Overdraft Protection Kwik Cash	Revolving	25.00%	\$100
Single Payment Note	90-180 Days	10.24%	N/A

Mortgage Loans

Mortgage Type	Amortization	Rate	EFF APR*
1st Mortgage: 5 Year Balloon1	30 years	5.575%	5.720%
1st Mortgage: 7 Year Balloon	30 years	5.675%	5.825%
1st Mortgage: 10 Year Balloon	30 years	5.775%	5.930%
1st Mortgage: 15 Year Balloon	30 years	6.000%	6.168%
1st Mortgage: 5 Year Fixed	5 years	5.340%	5.473%
1st Mortgage: 10 Year Fixed	10 years	5.560%	5.704%
1st Mortgage: 15 Year Fixed	15 years	5.740%	5.893%
2nd Mortgage: 5 Year Balloon2	10 years	6.800%	7.389%
2nd Mortgage: 5 Year Fixed	5 years	6.435%	6.628%

1 Example: Payment on a \$150,000 5-yr. balloon mortgage at 5.575% APR (amortized for 30 yrs.), would be \$860.26 per month. At the end of 5 years the balance due would be \$139,677.89 if only the minimum payments are made. Taxes and insurance not included in this example.

2 Example: Payment on a \$10,000 5-year Balloon Mortgage at 6.80% APR (amortized for 10 years) would be \$115.30 per month. At the end of 5 years the balance due would be \$5882.76 if only the minimum payments are made. Taxes and insurance are not included in this example.

*1st Mortgages Effective APR calculated using \$150,000 Mortgage borrowed.
2nd Mortgages Effective APR calculated using \$10,000 Mortgage borrowed

Rates quoted are VCCU's lowest for the listed collateral and term. Rates, terms and conditions may vary based on creditworthiness, qualifications and collateral conditions. Membership eligibility required. Taxes and insurance not included in monthly payment examples. Escrow may be required on some VCCU mortgage loans.