

### Current Share Rates

**Deposit Accounts:**

		<u>Rate</u>	<u>APY</u>
Share (Savings)	0.70%	Daily -- Posted Quarterly	0.70%
Buddy Club	0.70%	Daily -- Posted Quarterly	0.70%
Christmas Club	0.70%	Daily -- Posted Quarterly	0.70%
Escrow	0.70%	Daily -- Posted Quarterly	0.70%
IRA Account	1.25%	Daily -- Posted Quarterly	1.26%

**Term Share Certificates:**

<u>Term</u>	<u>Rate</u>	<u>Minimum Balance</u>	<u>APY</u>
6 Month	2.25%	\$2,500.00	2.27%
6 Month	2.50%	\$50,000.00	2.53%
12 Month	2.50%	\$2,500.00	2.53%
18 Month	2.50%	\$1,000.00	2.53%
12 Month ( <i>Junior Saver</i> )	2.25%	\$500.00	2.27%

### Current Consumer Loan Rates

**Secured Loan Rates for Model Years 2020-Current Model Year:**

	<u>Term</u>	<u>APR</u>	<u>Payment per \$1,000</u>
New Purchase	Up to 84 months	5.99%	\$14.60
Used Purchase	Up to 84 months	6.49%	\$14.84

**Secured Loan Rates for Model Years 2015 - 2019:**

Used Purchase	Up to 84 months	7.79%	\$15.48
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**Secured Loan Rates for Model Years 2014 and Older:**

Used Purchase	Up to 84 months	8.69%	\$15.93
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*Loans exceeding 100% valuation will be charged an additional 1.00%*

<b>Unsecured Loans</b>	Up to 60 months	11.99%	\$22.24
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*Term Share Certificate (CD) Secured and Share (Savings) secured loans are also available.*

**Real Estate Loans: Up to 90% Loan to Value Ratio**

FRM (Fixed Rate Mortgage)	Up to 30 years	6.99%	\$6.65
FRM (Fixed Rate Mortgage)	Up to 15 years	6.75%	\$8.85

**Hours**

Monday-Thursday 8:30 AM - 4:30 PM  
 Friday 8:30 AM - 5:30 PM  
 Saturday 8:30 AM - 12:00 PM (Drive-Thru Only)

