



<b>Savings Accounts*</b>	<b>Annual Percentage Yield</b>	<b>Standard Dividend Rate</b>
Regular Savings Account	0.10%	0.10%
Checking Account	0.01%	0.01%
Christmas Club Account	0.05%	0.05%
Super 60 Savings Account (\$600 min)		
<i>Avg. Daily Balance \$600-\$49,999</i>	0.10%	0.10%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	0.10%	0.10%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	0.25%	0.25%
<i>Avg. Daily Balance \$250,000 or more</i>	0.50%	0.50%
Money Market Account (\$500 min)		
<i>Avg. Daily Balance \$500-\$49,999</i>	0.10%	0.10%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	0.10%	0.10%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	0.20%	0.20%
<i>Avg. Daily Balance \$250,000 or more</i>	0.35%	0.35%
Custodian Account	0.10%	0.10%

**Share Certificates (CDs)\*\***

6 Month (\$500 min)	0.25%	0.25%
12 Month	0.30%	0.30%
18 Month	0.35%	0.35%
24 Month	0.50%	0.50%
36 Month	0.60%	0.60%
60 Month	0.70%	0.70%
6 Month Jumbo (\$50,000 min)	0.25%	0.25%

**Individual Retirement Accounts\*\***

IRA Savings	0.30%	0.30%
12 Month IRA Certificate	0.30%	0.30%
24 Month IRA Certificate	0.50%	0.50%
36 Month IRA Certificate	0.60%	0.60%
60 Month IRA Certificate	0.70%	0.70%

*(Rates apply to Regular, Roth, and Educational IRAs)*

**Fixed Rate Loans\*\*\***

	<b>Annual Percentage Rate</b>
New Automobile Loan	3.00% - 7.75% ****
Used Automobile Loan	3.00% - 7.75% ****
Basic Transportation	12.95%
Loan Credit Builder (unsecured)	15.75%
Debt Consolidation	10.95%
Other Stock Secured	4.50%
Home Improvement Loan	
	<i>Tier 1</i>
	7.90%
	<i>Tier 2</i>
	9.90%

**Variable Rate Loans**

Unsecured Line of Credit	11.00%
Visa Credit	11.00%
Savings or Certificate Secured	2.75%
Equity Access Line of Credit (E2)	5.50%
Visa Debit LOC (full)	11.00%

\* Minimum Deposit is \$25 unless stated otherwise

\*\* Minimum Deposit for all certificates is \$2,000 unless stated otherwise

\*\*\* Rates are fixed for the term of the loan

\*\*\*\* Rate is subject to qualifications

Federally Insured by the NCUA



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