

Account Type	Dividend Rate	APY
Share Savings and Secondary Shares	0.30%	0.30%
Christmas Club up to \$5,000.00	0.35%	0.35%
Money Market Savings \$3,000.00-\$25,000.00	1.00%	1.01%
(coming soon) \$25,000.01-\$100,000.00	1.50%	1.51%
\$100,000.01 and up	2.00%	2.02%
Individual Retirement Accounts (coming soon)	0.50%	0.50%
Health Savings Accounts (coming soon)	0.30%	0.30%
Certificates and IRA Certificates (coming soon)	6 months	4.577%
	12 months	5.095%
	24 months	3.546%
	36 months	3.290%
	48 months	3.187%
	60 months	3.034%

Loan Rates		Transunion Credit Score				
		730 & +	690-729	650-689	610-649	<610
New Vehicles Untitled or original owner within 6 mo. of purchase	3 years	5.49%	5.99%	7.49%	9.49%	11.49%
	5 years	5.99%	6.49%	7.99%	9.99%	11.99%
	6 years	6.19%	6.69%	8.19%	10.19%	12.19%
	7 years	6.49%	6.99%	8.49%	10.49%	12.49%
Used Vehicles 2015-2023	3 years	5.49%	5.99%	7.49%	9.49%	11.49%
	4 years	5.99%	6.49%	7.99%	9.99%	11.99%
	5 years	6.19%	6.69%	8.19%	10.19%	12.19%
	6 years	6.39%	6.89%	8.39%	10.39%	12.39%
	7 years	6.69%	7.19%	8.69%	10.69%	12.69%
Used Vehicles 2014 and older	3 years	5.99%	6.49%	7.99%	9.99%	11.99%
	4 years	6.09%	6.59%	8.09%	10.09%	12.09%
	5 years	6.39%	6.89%	8.39%	10.39%	12.39%
New RV/Boat Untitled or original owner within 6 mo. of purchase	3 years	6.49%	6.99%	8.49%	10.49%	12.49%
	5 years	6.99%	7.49%	8.99%	10.99%	12.99%
	6 years	7.19%	7.69%	9.19%	11.19%	13.19%
	7 years	7.49%	7.99%	9.49%	11.49%	13.49%
Used RV/Boat 2015-2023	3 years	6.49%	6.99%	8.49%	10.49%	12.49%
	4 years	6.99%	7.49%	8.99%	10.99%	12.99%
	5 years	7.19%	7.69%	9.19%	11.19%	13.19%
	6 years	7.39%	7.89%	9.39%	11.39%	13.39%
	7 years	7.69%	8.19%	9.69%	11.69%	13.69%
Used RV/Boat 2014 and older	3 years	6.99%	7.49%	8.99%	10.99%	12.99%
	4 years	7.09%	7.59%	9.09%	11.09%	13.09%
	5 years	7.39%	7.89%	9.39%	11.39%	13.39%
Unsecured	Up to 3 years	8.75%	9.25%	10.75%	13.75%	16.75%
	Up to 5 years	9.00%	9.50%	11.00%	14.00%	17.00%
Signature LOC	Variable/Open-Ended	WSJP + 2.50%	WSJP + 3.00%	WSJP + 4.50%	WSJP + 6.00%	WSJP + 7.50%
	5 years	5.50%	5.75%	6.25%	7.00%	7.50%
Fixed Home Equity	10 years	5.75%	6.00%	6.50%	7.25%	7.75%
	15 years	6.25%	6.50%	7.00%	7.75%	8.25%
	Variable/Open-Ended	WSJP + 0.00%	WSJP + 0.50%	WSJP + 2.00%	WSJP + 3.00%	WSJP + 4.00%
HELOC	5 years	5.50%	6.00%	7.50%	9.50%	11.50%
	10 years	5.75%	6.25%	7.75%	9.75%	11.75%
CD Secured	Match CD	CD rate + 1.00%				
Share Secured	Up to 5 years	Share rate + 1.00%				
	Up to 10 years	Share rate + 2.00%				