



CONSUMER AND BUSINESS RATES

EFFECTIVE: 1/1/2019



CURRENT DIVIDEND RATES

In case of fees, earnings could be reduced on the account. The dividend rate and fee schedule may change at any time. Dividends are prospective.

ACCOUNT	RATE	ANNUAL PERCENTAGE YIELD	MINIMUM BALANCE
Share Savings	0.05%	0.05%	\$5
Money Market \$10 Monthly fee is waived with \$1,000 minimum balance	0.05%	0.05%	\$0.01-\$4,999.99
	0.05%	0.05%	\$5,000 - \$9,999.99
	0.10%	0.10%	\$10,000 - \$24,999.99
	0.15%	0.15%	\$25,000 - \$49,999.99
	0.20%	0.20%	\$50,000 and over
Business Share Savings	0.05%	0.05%	\$5
Business Premier Checking	0.05%	0.05%	\$2,500 - \$49,999.99
	0.15%	0.15%	\$50,000 - \$99,999.99
	0.25%	0.25%	\$100,000 and over
Business Money Market \$10 Monthly fee is waived with \$1,000 minimum balance	0.05%	0.05%	\$2,500 - \$4,999.00
	0.05%	0.05%	\$5,000 - \$9,999.99
	0.10%	0.10%	\$10,000 - \$24,999.99
	0.15%	0.15%	\$25,000 - \$49,999.99
	0.20%	0.20%	\$50,000 and over

TERM SHARE CERTIFICATES

A penalty will be imposed for early withdrawal of all term share certificates.

TERM	\$500	\$10,000	\$25,000	\$50,000
6 months	RATE: 0.65%	RATE: 0.75%	RATE: 0.80%	RATE: 0.85%
	YIELD: 0.65%	YIELD: 0.75%	YIELD: 0.80%	YIELD: 0.85%
1 year	RATE: 1.00%	RATE: 1.04%	RATE: 1.09%	RATE: 1.14%
	YIELD: 1.00%	YIELD: 1.05%	YIELD: 1.10%	YIELD: 1.15%
2 years	RATE: 1.39%	RATE: 1.44%	RATE: 1.49%	RATE: 1.54%
	YIELD: 1.40%	YIELD: 1.45%	YIELD: 1.50%	YIELD: 1.55%
3 years	RATE: 1.69%	RATE: 1.74%	RATE: 1.79%	RATE: 1.83%
	YIELD: 1.70%	YIELD: 1.75%	YIELD: 1.80%	YIELD: 1.85%
5 years	RATE: 2.23%	RATE: 2.28%	RATE: 2.33%	RATE: 2.37%
	YIELD: 2.25%	YIELD: 2.30%	YIELD: 2.36%	YIELD: 2.40%

IRA, HSA & CESA

A penalty will be imposed for early withdrawal of all term share certificates.

TERM		\$1,000	\$25,000	\$50,000
1 year	NA	RATE: 1.04%	RATE: 1.19%	RATE: 1.29%
		YIELD: 1.04%	YIELD: 1.20%	YIELD: 1.30%
2 years	NA	RATE: 1.44%	RATE: 1.59%	RATE: 1.69%
		YIELD: 1.45%	YIELD: 1.60%	YIELD: 1.70%
3 years	NA	RATE: 1.74%	RATE: 1.88%	RATE: 1.98%
		YIELD: 1.75%	YIELD: 1.90%	YIELD: 2.00%
5 years	NA	RATE: 2.28%	RATE: 2.42%	RATE: 2.52%
		YIELD: 2.30%	YIELD: 2.45%	YIELD: 2.55%
IRA (Traditional & Roth), HSA & CESA Accumulation Accounts				RATE: 0.65%
				YIELD: 0.65%

New Members Welcome

Smart Funding Available

Rates quoted reflect lowest rate available. Your individual loan rate will be based on your personal financial situation and previous credit performance. Rates subject to change at anytime without notice.

LOAN TYPE	RATE	TERM	ADDITIONAL INFO
Visa Rewards Credit Cards	12.15%	Revolving	\$1,000 to \$30,000
12.15% to 22.15% APR on purchases. 15.15% to 25.15% on balance transfers and cash advances. Rates will vary with the market based on Prime Rate.			
Visa Secured Credit Cards	17.15%	Revolving	\$250 to \$5,000
17.15% APR purchases. 20.15% APR on balance transfers and cash advances. Rates will vary with the market based on Prime Rate.			
Vehicle Loans (NEW)	3.84%	up to 63 mos.	Minimum loan amount \$10,000
Rates listed are lowest available for new auto loans based on MSRP; 2018 or newer; 730+ credit score, Max All-in LTV 130%	4.39%	64-75 mos.	Minimum loan amount \$12,500
	4.74%	76-84 mos.	Minimum loan amount \$15,000
	3.84%	up to 63 mos.	Minimum loan amount \$10,000
Vehicle Loans (USED)	3.84%	up to 63 mos.	Minimum loan amount \$10,000
Rates listed are lowest available for used auto loans based on Kelly retail; 2009 to 2017;< 100,000 miles; 730+ credit score, Max All-in LTV 130%	4.39%	64-75 mos.	Minimum loan amount \$12,500
	4.74%	76-84 mos.	Minimum loan amount \$15,000
	11.50%	24 mos.	\$500 - \$20,000
Personal Installment Loans	13.50%	60 mos.	\$2,500 - \$20,000
First Mortgage Loans	CALL FOR CURRENT RATES AT 480-756-5500		
Home Equity Lines of Credit	6.75%	80% LTV	\$10,000 - \$250,000;
Revolving; draw up to 10 yrs; <\$125,000/or over 85% LTV repay up to 15 yrs.; >\$125,000 repay up to 20 yrs.; 4.5% floor; Max rate 18%	7.25%	85% LTV	\$10,000 - \$200,000
	5.99%	80% LTV	\$10,000-\$250,000; up to \$300,000 1st Lien
Fixed Rate Home Equity Loans	6.49%	85% LTV	\$10,000 - \$200,000
Fixed rate; <85% repay 2-15 yrs.; 100% repay 2-20 yrs.	6.00%	up to 60 mos.	5% floor; 3% above cert.; min. \$500
Share Secured Loans	6.00%	up to 60 mos.	5% floor; 3% above cert.; min. \$500
Motorcycle Loans (NEW)	5.40%	up to 36 mos.	Max loan amount \$45,000
2018 and newer < 12,000 miles; dealer invoice	5.50%	48 mos.	Max loan amount \$45,000
	5.60%	60 mos.	Max loan amount \$45,000
	5.75%	72 mos.	Max loan amount \$45,000
	6.00%	84 mos.	Max loan amount \$45,000
Motorcycle Loans (USED)	5.70%	up to 36 mos.	Max loan amount \$35,000
5 model years or newer <75,000 miles; Kelly wholesale or NADA low retail	5.80%	48 mos.	Max loan amount \$35,000
	5.90%	60 mos.	Max loan amount \$35,000
	6.05%	72 mos.	Max loan amount \$35,000
	6.25%	up to 84 mos.	
Recreational Vehicle Loans (NEW)	6.50%	120 mos.	Minimum loan amount \$10,000
Rates listed are lowest available for new RV loans: 2018 or	6.75%	144 mos.	Minimum loan amount \$25,000
	7.00%	180 mos.	Minimum loan amount \$50,000
	6.50%	up to 84 mos.	
Recreational Vehicle Loans (USED)	6.50%	up to 84 mos.	
Rates listed are lowest available for used RV loans; 2009 or	6.75%	120 mos.	Minimum loan amount \$10,000
	7.00%	144 mos.	Minimum loan amount \$25,000
	7.25%	180 mos.	Minimum loan amount \$50,000
Motor Sport Toy Loans (New)	7.25%	up to 36 mos.	Max loan amount \$30,000
Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles, 2018 or newer	7.50%	48 mos.	Max loan amount \$30,000
	7.75%	60 mos.	Max loan amount \$30,000
	7.75%	up to 36 mos.	Max loan amount \$20,000
Motor Sport Toy Loans (Used)	7.75%	up to 36 mos.	Max loan amount \$20,000
Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles, 5 model years or newer	8.00%	48 mos.	Max loan amount \$20,000
	8.25%	60 mos.	Max loan amount \$20,000

Other investment and loan types are available. Please see a Member Service Representative at any office for more information on rates and fees. Certain conditions and restrictions apply. Rates may change without notice.