



# CONSUMER AND BUSINESS RATES

EFFECTIVE: 01/09/17



## 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  | (APY) ANNUAL PERCENTAGE YIELD | MINIMUM BALANCE          |
|---|-------|-------------------------------|--------------------------|
| Share Savings   | 0.03% | 0.03%                         | \$5                      |
| First Premier Checking  | 0.02% | 0.02%                         | \$1,500 to earn dividend |
| Money Market<br>\$10 Monthly fee is waived with \$1000 minimum balance          | 0.03% | 0.03%                         | \$0.01 - \$4,999.99      |
|   | 0.03% | 0.03%                         | \$5,000 - \$9,999.99     |
|   | 0.03% | 0.03%                         | \$10,000 - \$24,999.99   |
|   | 0.05% | 0.05%                         | \$25,000 - \$49,999.99   |
| Business Share Savings  | 0.03% | 0.03%                         | \$5                      |
|   | 0.03% | 0.03%                         | \$2,500 - \$49,999.99    |
| Business Premier Checking   | 0.10% | 0.10%                         | \$50,000 - \$99,999.99   |
|   | 0.20% | 0.20%                         | \$100,000 and over       |
| Business Money Market<br>\$10 Monthly fee is waived with \$1000 minimum balance | 0.03% | 0.03%                         | \$2,500 - \$4,999.99     |
|   | 0.03% | 0.03%                         | \$5,000 - \$9,999.99     |
|   | 0.03% | 0.03%                         | \$10,000 - \$24,999.99   |
|   | 0.05% | 0.05%                         | \$25,000 - \$49,999.99   |
|   | 0.05% | 0.05%                         | \$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: 0.10%  | RATE: 0.15%  | RATE: 0.20%  | RATE: 0.25%  |
|          | YIELD: 0.10% | YIELD: 0.15% | YIELD: 0.20% | YIELD: 0.25% |
| 1 year   | RATE: 0.20%  | RATE: 0.25%  | RATE: 0.30%  | RATE: 0.35%  |
|          | YIELD: 0.20% | YIELD: 0.25% | YIELD: 0.30% | YIELD: 0.35% |
| 2 years  | RATE: 0.50%  | RATE: 0.55%  | RATE: 0.60%  | RATE: 0.65%  |
|          | YIELD: 0.50% | YIELD: 0.55% | YIELD: 0.60% | YIELD: 0.65% |
| 3 years  | RATE: 0.70%  | RATE: 0.80%  | RATE: 0.85%  | RATE: 0.90%  |
|          | YIELD: 0.70% | YIELD: 0.80% | YIELD: 0.85% | YIELD: 0.90% |
| 5 years  | RATE: 1.34%  | RATE: 1.39%  | RATE: 1.44%  | RATE: 1.49%  |
|          | YIELD: 1.35% | YIELD: 1.40% | YIELD: 1.45% | YIELD: 1.50% |

## 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: 0.35%  | RATE: 0.40%  | RATE: 0.45%  |
|  |    | YIELD: 0.35% | YIELD: 0.40% | YIELD: 0.45% |
| 2 years  | NA | RATE: 0.65%  | RATE: 0.70%  | RATE: 0.75%  |
|  |    | YIELD: 0.65% | YIELD: 0.70% | YIELD: 0.75% |
| 3 years  | NA | RATE: 0.90%  | RATE: 0.95%  | RATE: 1.00%  |
|  |    | YIELD: 0.90% | YIELD: 0.95% | YIELD: 1.00% |
| 5 years  | NA | RATE: 1.49%  | RATE: 1.54%  | RATE: 1.59%  |
|  |    | YIELD: 1.50% | YIELD: 1.55% | YIELD: 1.60% |
| IRA (Traditional & Roth), HSA & CESA Accumulation Accounts |    |              |              | RATE: 0.25%  |
|  |    |              |              | YIELD: 0.25% |

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.

## New Members Welcome LOANS 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  |
|--|--------|---------------|--|
| <b>Visa Rewards Credit Cards</b>   | 4.90%  | Revolving     | \$2,000 to \$30,000  |
| 10.40% to 20.40% APR on purchases. 13.40% to 23.40% on balance transfers & cash advances. 4.9% introductory APR on purchases & balance transfers (no cash advances) for first 9 billing cycles. Rates will vary with the market based on Prime Rate. |        |               |  |
| <b>Visa Secured Credit Cards</b>   | 15.40% | Revolving     | \$250 to \$5,000   |
| 15.40% APR purchases. 18.40% APR on balance transfers & cash advances. Rates will vary with the market based on Prime Rate.  |        |               |  |
| <b>Vehicle Loans (NEW)</b>   |        |               |  |
| Rates listed are lowest available for new auto loans based on MSRP; 2016 or newer; 760+ credit score, 2.25% floor Max All-in LTV 140%  | 2.69%  | up to 63 mos. | Minimum loan amount \$10,000   |
|  | 3.09%  | 64-75 mos.    | Minimum loan amount \$15,000   |
|  | 3.39%  | 76-84 mos.    | Minimum loan amount \$20,000   |
| <b>Vehicle Loans (USED)</b>  |        |               |  |
| Rates listed are lowest available for used auto loans based on Kelley retail; 2007 to 2015; <100,000 miles; 760+ credit score. 2.25% floor Max All-in LTV 140%   | 2.69%  | up to 63 mos. | Minimum loan amount \$10,000   |
|  | 3.09%  | 64-75 mos.    | Minimum loan amount \$15,000   |
|  | 3.39%  | 76-84 mos.    | Minimum loan amount \$20,000   |
| <b>Personal Installment Loans</b>  |        |               |  |
|  | 11.50% | 24 mos.       | \$500 - \$20,000   |
|  | 13.50% | 60 mos.       | \$2,500 - \$20,000   |
| <b>Home Equity Lines of Credit</b>   |        |               |  |
|  | 5.00%  | 80% LTV       | \$10,000 - \$250,000; 4.5% floor, up to 85% LTV; draw up to 10 years, repay up to 15 years |
|  | 5.50%  | 85% LTV       |  |
| <b>Fixed Rate Home Equity Loans</b>  |        |               |  |
|  | 5.99%  | 80% LTV       | \$10,000 - \$250,000; up to 85% LTV  |
|  | 6.49%  | 85% LTV       | 2-15Yrs. 80% up to \$300,000 1st Lien  |
| <b>Share Secured Loans</b>   |        |               |  |
|  | 6.00%  | up to 60 mos. | 5% floor; 3% above cert.; min. \$500   |
| <b>Motorcycle Loans (NEW)</b>  |        |               |  |
|  | 5.40%  | 36 mos.       | 2016 and newer < 12,000 miles  |
|  | 5.50%  | 48 mos.       | Max loan amount \$45,000   |
|  | 5.60%  | 60 mos.       |  |
| <b>Motorcycle Loans (USED)</b>   |        |               |  |
|  | 5.70%  | 36 mos.       | 5 model years or newer <75,000 miles; Kelly wholesale Max loan amount \$35,000             |
|  | 5.80%  | 48 mos.       |  |
|  | 5.90%  | 60 mos.       |  |
| <b>Recreational Vehicle Loans (NEW)</b>  |        |               |  |
| Rates listed are lowest available for new RV loans: 2016 or newer <12,000 miles; lesser dealer invoice or retail   | 5.25%  | 60 mos.       |  |
|  | 5.50%  | 72 mos.       |  |
|  | 5.75%  | 84 mos.       | Minimum loan amount \$15,000   |
|  | 6.00%  | 120 mos.      | Minimum loan amount \$35,000   |
|  | 6.25%  | 144 mos.      |  |
| <b>Recreational Vehicle Loans (USED)</b>   |        |               |  |
| Rates listed are lowest available for used RV loans; 2010 or newer < 75,000 miles; Kelley wholesale or NADA low retail   | 5.75%  | 60 mos.       |  |
|  | 6.00%  | 72 mos.       |  |
|  | 6.25%  | 84 mos.       | Minimum loan amount \$15,000   |
|  | 6.50%  | 120 mos.      | Minimum loan amount \$35,000   |
|  | 6.75%  | 144 mos.      |  |
| <b>Motor Sport Toy Loans (NEW)</b>   |        |               |  |
| Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles; 2016 or newer  | 7.25%  | 36 mos.       |  |
|  | 7.45%  | 48 mos.       |  |
|  | 7.75%  | 60 mos.       | Minimum loan amount \$10,000   |
| <b>Motor Sport Toy Loans (USED)</b>  |        |               |  |
| Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles; 5 model years or newer   | 7.75%  | 36 mos.       |  |
|  | 7.95%  | 48 mos.       |  |
|  | 8.50%  | 60 mos.       | Minimum loan amount \$10,000   |