



Phone: (517) 323-1370

Fax: (517) 391-1189

**RATES EFFECTIVE: December 1, 2019**

**LOAN RATES**

**AUTO LOAN SPECIAL!**

Receive 0.25% off the final rate\* on terms up to 72 months  
New loans only. Valid until 12/31/19

<u>Loan Type</u>	<u>Term</u>	<u>Annual Percentage Rate</u>
New and Used Automobiles (Includes Motorcycles)	Up to 36 Months	*As low as 3.25%
	37 to 48 Months	*As low as 3.50%
	49 to 60 Months	*As low as 3.50%
	61 to 72 Months	*As low as 3.75%
Recreational Vehicles and Lawn Tractors	Up to 60 Months	*As low as 5.25%
	61 to 72 Months	*As low as 5.50%
Boats, Motor Homes, and Travel Trailers	Up to 60 Months	*As low as 5.40%
	61 to 72 Months	*As low as 5.50%
	73 to 120 Months	*As low as 5.60%
	121 to 180 Months	*As low as 6.00%
Signature Loans (Limit based on Length of Employment)	Up to 12 Months	*As low as 6.90%
	13 to 48 Months	*As low as 7.90%
Visa Credit Card (Revolving)	Classic 11.90%	Gold: 10.90%
<b>Minimum Loan: \$500</b>	<b>Minimum Payment: \$50</b>	<b>*Final Rate based on credit score</b>

**SHARE RATES**

<u>Type of Share</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield</u>
Share Account (Savings)	.10%	.10%
Share Draft (Checking)	.05%	.05%
Christmas Club	.10%	.10%
<u>Term Shares (\$500 Min)</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield</u>
6 Months	1.60%	1.61%
12 Months	1.75%	1.76%
24 Months	1.90%	1.92%
36 Months	2.00%	2.02%
48 Months	2.10%	2.12%
60 Months	2.25%	2.27%

**ONE-TIME option to request RATE INCREASE on 36-60 Months if rates change during CD term**

Rates Subject to Change

Please contact a credit union associate for further information about applicable fees and terms.

