



Phone: (517) 323-1370

Fax: (517) 391-1189

**RATES EFFECTIVE: February 1, 2019**

**LOAN RATES**

<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 60 Months	*As low as 3.75%
	61 to 72 Months	*As low as 4.10%
<b>LOAN SPECIAL!</b>		
Recreational Vehicles and Lawn Tractors	Up to 60 Months	*As low as 5.50%
	61 to 72 Months	*As low as 6.00%
<b>Receive 0.25% off the final loan rate* during the month of February!</b>		
Boats, Motor Homes, and Travel Trailers	Up to 60 Months	*As low as 5.50%
	61 to 72 Months	*As low as 5.65%
	73 to 120 Months	*As low as 5.75%
	121 to 180 Months	*As low as 6.00%
<b>*New loans only. This special does not apply to the refinancing of existing Auto-Owners Associates Credit Union loans.</b>		
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	1.95%	1.97%
24 Months	2.25%	2.27%
36 Months	2.60%	2.63%
48 Months	2.85%	2.89%
60 Months	3.25%	3.30%

**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.

