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RATES EFFECTIVE: October 1, 2021

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 2.25%
	37 to 48 Months	*As low as 2.25%
	49 to 60 Months	*As low as 2.75%
	61 to 72 Months	*As low as 3.00%
	73 to 84 Months	*As low as 3.50%
New Loans Only	Up to 60 Months	*As low as 3.75%
	61 to 72 Months	*As low as 4.00%
Recreational Vehicles and Lawn Tractors	Up to 60 Months	*As low as 4.00%
	61 to 72 Months	*As low as 4.25%
	73 to 120 Months	*As low as 4.75%
	121 to 180 Months	*As low as 5.00%
Signature Loans	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%

*Final Rate based on credit score

SHARE RATES

<u>Type of Share</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield</u>
Share Account (Savings)	.10%	.10%
Christmas Club	.10%	.10%
Share Draft (Checking)	.05%	.05%

<u>Term Shares (\$500 Min)</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield</u>
6 Months	.25%	.25%
12 Months	.35%	.35%
24 Months	.45%	.45%
36 Months	.55%	.55%
48 Months	.65%	.65%
60 Months	.75%	.75%

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.

