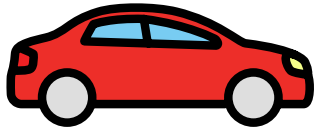




By clicking a specific rate link below, you will be automatically directed to that rate group.
Or, you may scroll through the Rate Sheets below.

LOAN RATES



Vehicle, RV
& Seasonal
Equipment Loans



Credit Cards &
Personal Loans



Home Loans

DEPOSIT RATES



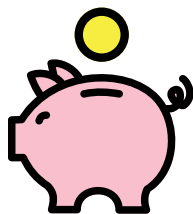
Savings



Money Market
Fund



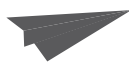
Self-Administered
MSA



Share, Traditional
& Roth IRA
Certificates



Coverdell
Education IRA
Certificates



Loan Rates

Annual Percentage Rate Effective Date: 01/01/2021

| Vehicle, RV and Seasonal Equipment Loans | |
|---|-----------------|
| Loan Type | APR* |
| Vehicle Loans (2013 and Newer) ** | As low as 2.99% |
| Vehicle Loans (2012 and Older) ** | As low as 4.99% |
| Recreational/Seasonal Equipment *** | As low as 4.24% |
| <p>**Vehicle Loan Rate includes two qualifying discounts: 20% Down Payment and Automatic Payment. ***Recreational / Seasonal Loan Rate includes two qualifying discounts: 10% Down Payment and Automatic Payment. Other rates available. Rates, terms and conditions are subject to change and may vary based on credit history.</p> | |

| Credit Cards and Personal Loans | |
|---|---|
| Loan Type | APR* |
| Visa Credit Card (non-variable) | 11.90% |
| Share Secured Loan (variable)++ | Variable Rate +2%. Rate as low as 3.50% (Floor) |
| 3 Year Unsecured Loan | As low as 10.00% |
| Home Equity Line of Credit | Ask a representative. Variable Rate + 2%. Rate as low as 5.50% (Floor) |
| Embark Now Line of Credit (variable)++ | As low as 8.00%** |
| Unsecured Personal Loan | 12.00% |
| **APR based on individual credit history. Rates are subject to term/change. | |

| Home Loans | | |
|--|---|-----------------|
| Loan Type | Term (Years) | APR* |
| First Mortgage | Ask a representative for rates and terms. | |
| Fixed Rate Mortgage | 5 Years | 4.25% |
| | 7 Years | 5.25% |
| | 10 Years | 6.00% |
| | 15 Years | 6.75% |
| Home Equity Line of Credit (variable)** | - | 5.50% |
| Fixed Rate Mortgage | 5 Years | 5.99% |
| | 10 Years | 6.99% |
| Fixed Rate Mortgage | 5 Years | 6.19% |
| | 10 Years | 7.19% |
| Mobile Homes ** | Up to 15 Years+ | 6.99% |
| Shed Loans *** | Up to 7 Years+ | As low as 8.00% |
| Rates subject to change. **Up to 90% loan to value. +Subject to loan amount. | | |

*APR = Annual Percentage Rate. ++Subject to \$99 Loan Documentation Fee





Deposit Rates

Annual Percentage Yield Effective Date: 12/18/2020

| Savings | | | |
|-----------------------|-------------------------|---------------|-------|
| Account Type | Minimum Opening Balance | Dividend Rate | APY* |
| Regular Savings | \$25.00 | 0.01% | 0.01% |
| Special Savings | - | 0.01% | 0.01% |
| Holiday Savings** | - | 0.20% | 0.20% |
| IRA Savings** | \$25.00 | 0.40% | 0.40% |
| WINcentive Savings**+ | \$5.00 | 0.20% | 0.20% |

| Money Market Fund | | |
|-------------------|---------------|-------|
| Account Balance | Dividend Rate | APY* |
| \$25 - 2,499 | 0.03% | 0.03% |
| \$2,500 - 9,999 | 0.05% | 0.05% |
| \$10,000 - 24,999 | 0.10% | 0.10% |
| \$25,000 - 49,999 | 0.15% | 0.15% |
| \$50,000 and over | 0.20% | 0.20% |

| Self-Administered MSA | |
|-----------------------|-------|
| Dividend Rate | APY* |
| 0.50% | 0.50% |

| All Certificates** | | | |
|--------------------|---------------|-------|--|
| Term | Dividend Rate | APY* | Minimum Opening Balance / Minimum Balance to Earn |
| 3 Months# | 0.10% | 0.10% | \$500 |
| 6 Months | 0.15% | 0.15% | \$1000 |
| 12 Months | 0.20% | 0.20% | \$1000 |
| 18 Months | 0.25% | 0.25% | \$1000 |
| 24 Months | 0.40% | 0.40% | \$1000 |
| 36 Months | 0.50% | 0.50% | \$1000 |

#Not available on Roth or Traditional IRA Certificates.

| Coverdell Education IRA Certificates** | | | |
|--|---------------|-------|-------------------------|
| Term | Dividend Rate | APY* | Minimum Opening Balance |
| 18 Months | 0.40% | 0.40% | \$1000 |
| 30 Months | 0.60% | 0.60% | \$1000 |

*APY = Annual Percentage Yield. The dividend rate and APY are subject to change without notice. With all of these accounts, dividends accrue daily and are paid monthly. Fees may reduce earnings. **A penalty will be imposed for early withdrawal. +Must be 18 to be eligible. **Federally insured by NCUA.**