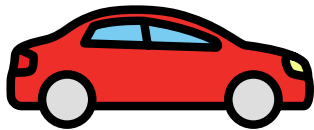




Rates Index

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

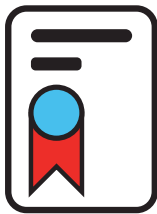


Credit Cards &
Personal Loans



Home Loans

DEPOSIT RATES



Certificate Special



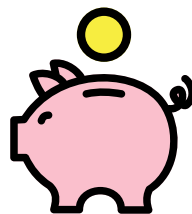
Savings



Money Market
Fund



Self-Administered
MSA



Share, Traditional
& Roth IRA
Certificates



Coverdell
Education IRA
Certificates



Loan Rates

Annual Percentage Rate Effective Date: 1/1/2019

Vehicle, RV and Seasonal Equipment Loans	
Loan Type	APR*
Vehicle Loans (2013 and Newer) **	As low as 2.74%
Vehicle Loans (2012 and Older) **	As low as 3.24%
Recreational/Seasonal Equipment (2013 and Newer) **	As low as 2.74%
Recreational/Seasonal Equipment (2012 and Older) **	As low as 3.24%

**APR = Annual Percentage Rate. **Applies to Pre-approved Loans with 20% down payment and automatic loan payment. APR based on individual credit history. Other great rates & terms available. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions.*

Credit Cards and Personal Loans	
Loan Type	APR*
Visa Credit Card (non-variable)	11.90%
Share Secured Loan (variable)	3.50%
Personal Loans (fixed) **+	As low as 9.75%
Ready Reserve Line of Credit (variable)	10.00%
Certificates Secured (variable)	Ask a representative. Rate + 2%, Subject to minimum 3.50% APR (floor)
Embark Now Line of Credit (variable)	As low as 10.00%**
Credit Builder (fixed)	12.00%

**APR = Annual Percentage Rate. **APR based on individual credit history. Rates are subject to term/change. +Applies to loans with automatic loan payment.*

Home Loans		
Loan Type	Term (Years)	APR*
First Mortgage	Ask a representative for rates and terms.	
Home Equity (fixed)**	5 Years	4.25%
	7 Years	5.25%
	10 Years	6.00%
	15 Years	6.75%
Home Equity Line of Credit (variable)**	-	5.50%
Home Improvement (fixed) 90-100% Loan-To-Value	5 Years	5.99%
	10 Years	6.99%
Home Improvement (fixed) 101-125% Loan-To-Value	5 Years	6.19%
	10 Years	7.19%
Mobile Homes **	Up to 15 Years+	6.99%
2nd Roof Loans **	Up to 15 Years+	8.00%

**APR = Annual Percentage Rate. Rates subject to change **Up to 90% loan to value.
+Subject to loan amount*





Deposit Rates

Annual Percentage Yield Effective Date: 1/1/2019

Certificate Special**			
Term	Dividend Rate	APY*	Minimum Opening Balance
11 Months#	2.00%	2.02%	\$1000 Minimum Deposit
18 Months	2.25%	2.27%	\$5000 Minimum Deposit
30 Months	2.50%	2.53%	\$5000 Minimum Deposit

Certificate Special applies to Share, Traditional, Roth IRA Certificates. Limited Time Offer.

Savings			
Account Type	Minimum Opening Balance	Dividend Rate	APY*
Regular Savings	\$25.00	0.05%	0.05%
Special Savings	-	0.05%	0.05%
Holiday Savings**	-	0.40%	0.40%
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	0.15%	0.15%
\$2,500 - 9,999	0.20%	0.20%
\$10,000 - 24,999	0.25%	0.25%
\$25,000 - 49,999	0.30%	0.30%
\$50,000 and over	0.35%	0.35%

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

Share, Traditional & Roth IRA Certificates**			
Term	Dividend Rate	APY*	Minimum Opening Balance / Minimum Balance to Earn
3 Months#	0.15%	0.15%	\$500
6 Months	0.20%	0.20%	\$1000
12 Months	0.25%	0.25%	\$1000
18 Months	0.45%	0.45%	\$1000
24 Months	0.50%	0.50%	\$1000
30 Months	0.65%	0.65%	\$1000
36 Months	0.70%	0.70%	\$1000
48 Months	0.90%	0.90%	\$1000
60 Months	0.90%	0.90%	\$1000

#Not available on Roth or Traditional IRA Certificates.

Coverdell Education IRA Certificates**			
Term	Dividend Rate	APY*	Minimum Opening Balance
18 Months	0.45%	0.45%	\$1000
30 Months	0.65%	0.65%	\$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. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Fees may reduce earnings. **A penalty will be imposed for early withdrawal. Rates subject to change. +Must be 18 to be eligible. **Federally insured by NCUA.**