

Loan rates effective September 1, 2016 - Rates are subject to change and are dependent upon credit approval.

For current mortgage rates, please contact the Credit Union.

### AUTO LOANS

### CREDIT SCORE

		800 +	740-799	700-739	675-699	640-674	600-639	550-599	
<b>Model Year</b>	<b>Term</b>								
	2015-16	12-36	1.20	1.70	2.20	3.20	5.20	6.20	9.20
		37-60	1.65	2.15	2.65	3.65	5.65	6.65	9.65
2012-14	61-84	2.25	2.75	3.25	4.25	6.25	7.25	10.25	
	12-36	1.65	2.15	2.65	3.65	5.65	6.65	9.65	
	37-60	2.25	2.75	3.25	4.25	6.25	7.25	10.25	
2008-11	61-84	2.80	3.30	3.80	4.80	6.80	7.80	10.80	
	12-36	2.50	3.00	3.50	4.50	6.50	7.50	10.50	
	37-60	2.95	3.45	3.95	4.95	6.95	7.95	10.95	
2007 & Older	61-72	3.75	4.25	4.75	5.75	7.75	8.75	11.75	
	12-36	3.75	4.25	4.75	5.75	7.75	8.75	11.75	
	37-60	4.50	5.00	5.50	6.50	8.50	9.50	12.50	

### RV LOANS

### CREDIT SCORE

		800 +	740-799	700-739	675-699	640-674	600-639	
<b>Model Year</b>	<b>Term</b>							
	2015-16	12-36	3.15	3.40	4.15	5.15	7.15	N/A
		37-72	3.60	3.85	4.60	5.60	7.60	N/A
2011-14	73-144	4.25	4.50	5.25	6.25	8.25	N/A	
	12-36	4.65	4.90	5.65	6.65	8.65	N/A	
	37-72	5.15	5.40	6.15	7.15	9.15	N/A	
2010 & Older	73-144	5.65	5.90	6.65	7.65	9.65	N/A	
	12-36	5.75	6.00	6.75	7.75	9.75	N/A	
	37-72	5.95	6.20	6.95	7.95	9.95	N/A	

### PERSONAL LOANS

### CREDIT SCORE

	800 +	740-799	700-739	675-699	640-674	600-639	550-599
<b>Term</b>							
12-24	6.85	7.10	7.60	9.60	11.60	12.60	15.60
25-48	7.35	7.60	8.10	10.10	12.10	13.10	16.10
49-60	7.75	8.00	8.50	10.50	12.50	13.50	16.50
<b>MAX</b>	\$ 15,000	\$ 15,000	\$ 7,500	\$ 5,000	\$ 5,000	\$ 3,000	\$ 1,000

### VISA CREDIT CARDS

Classic	12.75	Platinum	11.75
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### CHECKING/OVERDRAFT Line of Credit

Credit Limit up to \$1,500	15.00
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### SHARE SECURED

By Shares	3.75	By CD	CD + 2%
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**HOME EQUITY LOANS Up to 80% LTV**

	CREDIT SCORE						
	800 +	740-799	700-739	675-699	640-674	600-639	550-599
<b>Term</b>							
12-60	3.99	4.24	4.49	4.99	5.24	5.49	N/A
61-120	4.35	4.60	4.85	5.35	5.60	5.85	N/A
121-180	4.75	5.00	5.25	5.75	6.00	6.25	N/A

**HOME EQUITY LOANS Up to 90% LTV Max Loan \$75,000**

	CREDIT SCORE						
	800 +	740-799	700-739	675-699	640-674	600-639	550-599
<b>Term</b>							
12-60	4.49	4.74	4.99	5.49	5.74	6.24	N/A
61-120	4.85	5.10	5.35	5.85	6.10	6.60	N/A
121-180	5.25	5.50	5.75	6.25	6.50	7.00	N/A

**HOME EQUITY LOANS Second Homes Up to 75% LTV Max Loan \$75,000**

	CREDIT SCORE						
	800 +	740-799	700-739	675-699	640-674	600-639	550-599
<b>Term</b>							
12-60	4.99	5.24	5.49	5.99	6.24	6.74	N/A
61-120	5.25	5.50	5.75	6.25	6.50	7.00	N/A
121-180	5.45	5.70	5.95	6.45	6.70	7.20	N/A

**HOME EQUITY LINE OF CREDIT Up to 80% LTV**

Credit Score	Rate
740 +	Prime + 0
700 - 739	Prime + .25
675 - 699	Prime + .50
640 - 674	Prime + 1.00
600 - 639	Prime + 1.75
550 - 599	N/A