

Loan rates effective January 7, 2017 - 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
Model Year	Term							
2016-17	12-36	1.55	2.05	2.55	3.55	5.55	6.55	9.55
	37-60	1.95	2.45	2.95	3.95	5.95	6.95	9.95
	61-84	2.65	3.15	3.65	4.65	6.65	7.65	10.65
2013-15	12-36	1.95	2.45	2.95	3.95	5.95	6.95	9.95
	37-60	2.55	3.05	3.55	4.55	6.55	7.55	10.55
	61-84	3.10	3.60	4.10	5.10	7.10	8.10	11.10
2009-12	12-36	2.85	3.35	3.85	4.85	6.85	7.85	10.85
	37-60	3.30	3.80	4.30	5.30	7.30	8.30	11.30
	61-72	4.15	4.65	5.15	6.15	8.15	9.15	12.15
2008 & Older	12-36	4.25	4.75	5.25	6.25	8.25	9.25	12.25
	37-60	4.95	5.45	5.95	6.95	8.95	9.95	12.95

RV LOANS		CREDIT SCORE					
		800 +	740-799	700-739	675-699	640-674	600-639
Model Year	Term						
2016-17	12-36	3.35	3.60	4.35	5.35	7.35	N/A
	37-72	3.75	4.00	4.75	5.75	7.75	N/A
	73-144	4.55	4.80	5.55	6.55	8.55	N/A
2012-15	12-36	4.85	5.10	5.85	6.85	8.85	N/A
	37-72	5.45	5.70	6.45	7.45	9.45	N/A
	73-144	5.95	6.20	6.95	7.95	9.95	N/A
2011 & Older	12-36	6.00	6.25	7.00	8.00	10.00	N/A
	37-72	6.30	6.55	7.30	8.30	10.30	N/A

PERSONAL LOANS		CREDIT SCORE						
		800 +	740-799	700-739	675-699	640-674	600-639	550-599
Term								
12-24		6.95	7.20	7.70	9.70	11.70	12.70	15.70
25-48		7.65	7.90	8.40	10.40	12.40	13.40	16.40
49-60		8.05	8.30	8.80	10.80	12.80	13.80	16.80
MAX		\$ 15,000	\$ 15,000	\$ 7,500	\$ 5,000	\$ 5,000	\$ 3,000	\$ 1,000

VISA CREDIT CARDS	
Classic	12.75
Platinum	11.75

CHECKING/OVERDRAFT Line of Credit	
Credit Limit up to \$1,500	15.00

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
Term							
12-60	3.99	4.24	4.49	4.99	5.24	5.49	N/A
61-120	4.40	4.65	4.90	5.40	5.65	5.90	N/A
121-180	4.80	5.05	5.30	5.80	6.05	6.30	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
Term							
12-60	4.49	4.74	4.99	5.49	5.74	6.24	N/A
61-120	4.95	5.20	5.45	5.95	6.20	6.70	N/A
121-180	5.30	5.55	5.80	6.30	6.55	7.05	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
Term							
12-60	4.99	5.24	5.49	5.99	6.24	6.74	N/A
61-120	5.49	5.74	5.99	6.49	6.74	7.24	N/A
121-180	5.99	6.24	6.49	6.99	7.24	7.74	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