

Loan rates effective January 10, 2020 - Rates are subject to change and are dependent upon credit approval.

For current mortgage rates, please contact the Credit Union.

<b>AUTO LOANS</b>		<b>CREDIT SCORE</b>						
		780 +	740-779	700-739	675-699	640-674	600-639	550-599
<b>Model Year</b>	<b>Term</b>							
2019-2020	12-36	2.15	2.65	3.15	3.65	4.15	5.65	7.65
	37-60	2.60	3.10	3.60	4.10	4.60	6.10	8.10
	61-84	3.00	3.50	4.00	4.50	5.00	6.50	8.50
2016-18	12-36	2.35	2.85	3.35	3.85	4.35	5.85	7.85
	37-60	3.00	3.50	4.00	4.50	5.00	6.50	8.50
	61-84	3.60	4.10	4.60	5.10	5.60	7.10	9.10
2012-15	12-36	3.20	3.70	4.20	4.70	5.20	6.70	8.70
	37-60	3.85	4.35	4.85	5.35	5.85	7.35	9.35
	61-72	4.50	5.00	5.50	6.00	6.50	8.00	10.00
2011 & Older	12-36	4.65	5.15	5.65	6.15	6.65	8.15	10.15
	37-60	5.35	5.85	6.35	6.85	7.35	8.85	10.85

NOTE: Auto rates apply up to 112% LTV. For LTV from 113% to 125%, additional .50% applies

<b>RV LOANS</b>		<b>CREDIT SCORE</b>					
		780 +	740-779	700-739	675-699	640-674	600-639
<b>Model Year</b>	<b>Term</b>						
2019-20	12-36	3.55	3.80	4.55	5.05	5.55	N/A
	37-72	4.00	4.25	5.00	5.50	6.00	N/A
	73-144	4.85	5.10	5.85	6.35	6.85	N/A
2015-18	12-36	5.00	5.25	6.00	6.50	7.00	N/A
	37-72	5.75	6.00	6.75	7.25	7.75	N/A
	73-144	6.20	6.45	7.20	7.70	8.20	N/A
2014 & Older	12-36	6.25	6.50	7.25	7.75	8.25	N/A
	37-72	6.55	6.80	7.55	8.05	8.55	N/A

<b>PERSONAL LOANS</b>		<b>CREDIT SCORE</b>						
		780 +	740-779	700-739	675-699	640-674	600-639	550-599
<b>Term</b>								
12-24		6.70	6.95	7.45	9.45	10.45	11.45	12.45
25-48		7.60	7.85	8.35	10.35	11.35	12.35	13.35
49-60		7.95	8.20	8.70	10.70	11.70	12.70	13.70
<b>MAX</b>		\$ 15,000	\$ 15,000	\$ 7,500	\$ 5,000	\$ 5,000	\$ 3,000	\$ 1,000

<b>VISA CREDIT CARDS</b>			
Classic	12.75	Platinum	11.75

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

<b>SHARE SECURED</b>			
By Shares	3.75	By CD	CD + 2%

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**HOME EQUITY LOANS Up to 80% LTV**

	CREDIT SCORE						
	780 +	740-779	700-739	675-699	640-674	600-639	550-599
<b>Term</b>							
12-60	3.95	4.20	4.45	4.95	5.20	5.45	N/A
61-120	4.40	4.65	4.90	5.40	5.65	5.90	N/A
121-180	4.90	5.15	5.40	5.90	6.15	6.40	N/A

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

	CREDIT SCORE						
	780 +	740-779	700-739	675-699	640-674	600-639	550-599
<b>Term</b>							
12-60	4.20	4.45	4.70	5.20	5.45	5.95	N/A
61-120	4.65	4.90	5.15	5.65	5.90	6.40	N/A
121-180	5.15	5.40	5.65	6.15	6.40	6.90	N/A

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

	CREDIT SCORE						
	780 +	740-779	700-739	675-699	640-674	600-639	550-599
<b>Term</b>							
12-60	4.75	5.00	5.25	5.75	6.00	6.50	N/A
61-120	5.05	5.30	5.55	6.05	6.30	6.80	N/A
121-180	5.65	5.90	6.15	6.65	6.90	7.40	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