





LOAN RATES

Auto	TERM (Months)	APR *	MONTHLY PAYMENT		
			with Disability & Life Insurance	without Insurances	
	2016-2019	0 - 36 37 - 60 61 - 72	Sale Rate 1.99% 2.24% 2.74%	Payments per \$1,000 for maximum terms 30.26 19.01 16.42	28.66 17.65 15.09
	2015	0 - 60	3.75% 3.50%	19.63	18.21
	2014	0 - 54	3.75% 3.50%	21.51	20.07
	2013	0 - 48	4.00% 3.75%	24.01	22.49
	2012	0 - 48	4.50% 4.25%	24.26	22.72
	2011 & older	0 - 36	4.50% 4.25%	31.36	29.67

All auto loan maximum terms can now be extended up to an additional 12 months for an additional 0.75% APR. See staff for details.

Home Equity	TERM	RATE	APR ³	with Disability & Life Insurance	without Insurances
Loan (1st Lien) (0-85% LTV)	0 - 60	3.25%	3.37%	N/A	18.10
	61 - 84	3.50%	3.59%	N/A	13.46
	85 - 120	3.75%	3.81%	N/A	10.02
	121 - 180	4.25%	4.29%	N/A	7.54
	181 - 240	4.50%	4.54%	N/A	6.34
Loan (2nd Lien) (0-85% LTV)	0 - 60	3.75%	3.87%	19.76	18.33
	61 - 84	4.25%	4.34%	15.16	13.81
	85 - 120	4.25%	4.31%	11.57	10.26
	121 - 180	4.75%	4.80%	N/A	7.80
	181 - 240	5.00%	5.04%	N/A	6.62
(85.01-100% LTV)	0 - 60	7.50%	7.63%	21.67	20.21
	61 - 84	7.75%	7.84%	17.05	15.50
	85 - 120	7.75%	7.82%	13.60	12.03
	121 - 180	7.75%	7.80%	N/A	9.44
	181 - 240	8.25%	8.29%	N/A	8.55
Line-Of-Credit (with fixed rate option)		5.25%	5.25% ⁴		

Mortgage  **Save \$200 thru Feb. 28th!** Call or visit website for rates.

Other Collateral	0 - 36	11.25%	34.87	32.97	
Personal	Savings Secured	0 - 60	2.25%	19.07	17.65
	Signature	0 - 42	9.99% 	30.19	28.39
	Line-Of-Credit		10.50%		
	VISA		11.75%		

Recreational Vehicle	New	0 - 60	6.50%	21.15	19.61
		61 - 84	6.75%	16.49	15.00
		85 - 120	7.00%	13.15	11.64
Used	0 - 48	7.00%	25.63	24.00	
	49 - 84	7.50%	16.91	15.38	

Student (CU Student Choice) As Low As 7.00%

DIVIDEND RATES

	RATE	APY **
Savings & IRA Savings ¹	0.01 - 10,000.00	0.25%
	10,000.01 - 25,000.00	0.35%
	25,000.01 - 50,000.00	0.45%
	50,000.01 - above	0.50%
Checking	0.01 - above	0.15%
Christmas Club ¹	0.01 - above	0.25%
Certificates & IRAs ²	Call or view website for rates	

Rates as of January 1, 2019

All information subject to change at any time

Rate Bulletin #144

* Annual Percentage Rate (APR), ** Annual Percentage Yield (APY)

¹ Dividend compounded monthly, credited monthly on average end of day balance. No dividend paid on accounts closed during the month, except Certificates and IRAs.

² Certificate and IRA rates subject to change up to the time of purchase or renewal. Normal rate changes made on Wednesdays. Certificates, IRAs, and Christmas Clubs subject to penalty for early withdrawal.

³ Reflects \$150 Origination Fee on \$50,000 loan amount. Minimum Home Equity loan amount is \$5,000.

⁴ Variable rate based on Wall Street Prime, adjusted monthly. The index is the Prime Rate published in the Money Rates column of the Wall Street Journal. When a range of rates has been published, the highest rate will be used. We will use the most recent index value available to us as of 15 days before the date of any APR adjustment. \$150 Origination Fee applies.



Federally insured by NCUA

