

## LOAN RATES

|  | TERM<br>(Months)      | APR *       | MONTHLY PAYMENT                     |                       |
|--|-----------------------|-------------|-------------------------------------|-----------------------|
|  |                       |             | with Disability &<br>Life Insurance | without<br>Insurances |
| <b>Auto</b>  |                       |             |                                     |                       |
| 2017-2019  | 0 - 36                | 2.50%       | 30.62                               | 28.89                 |
|  | 37 - 60               | 2.75%       | 19.31                               | 17.88                 |
| 2016   | 0 - 60                | 3.25%       | 16.71                               | 15.33                 |
|  | 61 - 72               | 3.25%       | 19.56                               | 18.10                 |
| 2015   | 0 - 60                | 3.75%       | 16.97                               | 15.55                 |
| 2014   | 0 - 60                | 3.75%       | 19.80                               | 18.33                 |
| 2013   | 0 - 54                | 3.75%       | 21.71                               | 20.18                 |
| 2012   | 0 - 48                | 4.00%       | 24.20                               | 22.61                 |
| 2011 & older   | 0 - 48                | 4.50%       | 24.45                               | 22.84                 |
|  | 0 - 36                | 4.50%       | 31.58                               | 29.79                 |
| <b>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.</b> |                       |             |                                     |                       |
| <b>Home Equity</b>   |                       |             |                                     |                       |
|  |                       | <b>RATE</b> | <b>APR <sup>3</sup></b>             |                       |
| Loan (1st Lien)<br>(0-85% LTV)   | 0 - 60                | 3.25%       | 3.37%                               | N/A                   |
|  | 61 - 84               | 3.50%       | 3.59%                               | N/A                   |
|  | 85 - 120              | 3.75%       | 3.81%                               | N/A                   |
|  | 121 - 180             | 4.25%       | 4.29%                               | N/A                   |
|  | 181 - 240             | 4.50%       | 4.54%                               | N/A                   |
| Loan (2nd Lien)<br>(0-85% LTV)   | 0 - 60                | 3.75%       | 3.87%                               | 19.76                 |
|  | 61 - 84               | 4.25%       | 4.34%                               | 15.16                 |
|  | 85 - 120              | 4.25%       | 4.31%                               | 11.57                 |
|  | 121 - 180             | 4.75%       | 4.80%                               | N/A                   |
|  | 181 - 240             | 5.00%       | 5.04%                               | N/A                   |
| (85.01-100% LTV)   | 0 - 60                | 7.50%       | 7.63%                               | 21.67                 |
|  | 61 - 84               | 7.75%       | 7.84%                               | 17.05                 |
|  | 85 - 120              | 7.75%       | 7.82%                               | 13.60                 |
|  | 121 - 180             | 7.75%       | 7.80%                               | N/A                   |
|  | 181 - 240             | 8.25%       | 8.29%                               | N/A                   |
| Line-Of-Credit<br>(with fixed rate option)   |                       | 5.50%       | 5.50% <sup>4</sup>                  |                       |
| <b>Mortgage</b> Call or view website for rates   |                       |             |                                     |                       |
| <b>Other Collateral</b> 0 - 36      11.25%      34.87      32.97   |                       |             |                                     |                       |
| <b>Personal</b>  |                       |             |                                     |                       |
| Savings Secured  | 0 - 60                | 2.25%       | 19.07                               | 17.65                 |
| Signature  | 0 - 42                | 11.00%      | 30.72                               | 28.88                 |
| Line-Of-Credit   |                       | 10.50%      |                                     |                       |
| VISA   |                       | 11.75%      |                                     |                       |
| <b>Recreational Vehicle</b>  |                       |             |                                     |                       |
| 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                 |
| <b>Student (CU Student Choice)</b> As Low As 7.50%   |                       |             |                                     |                       |
| <b><u>DIVIDEND RATES</u></b>   |                       |             |                                     |                       |
|  |                       | <b>RATE</b> | <b>APY **</b>                       |                       |
| <b>Savings &amp; IRA Savings <sup>1</sup></b>  | 0.01 - 10,000.00      | 0.25%       | 0.25%                               |                       |
|  | 10,000.01 - 25,000.00 | 0.35%       | 0.35%                               |                       |
|  | 25,000.01 - 50,000.00 | 0.45%       | 0.45%                               |                       |
|  | 50,000.01 - above     | 0.50%       | 0.50%                               |                       |
| <b>Checking</b>  | 0.01 - above          | 0.15%       | 0.15%                               |                       |
| <b>Christmas Club <sup>1</sup></b>   | 0.01 - above          | 0.25%       | 0.25%                               |                       |
| <b>Certificates &amp; IRAs <sup>2</sup></b> Call or view website for rates   |                       |             |                                     |                       |

Rates as of June 1, 2019

All information subject to change at any time

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

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

<sup>2</sup> 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.

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

<sup>4</sup> 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.



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