

**LOAN RATES**

Auto	TERM (Months)	APR *	MONTHLY PAYMENT		
			With Disability & Life Insurance	Without Insurances	
			Payments per \$1,000 for maximum term		
2018-2020	0 - 36	2.50%	30.52	28.89	
	37 - 60	2.75%	19.26	17.88	
	61 - 72	3.25%	16.67	15.32	
	73 - 84	4.00%	15.03	13.69	
	2017	0 - 60	3.25%	19.51	18.10
		61 - 72	3.75%	16.92	15.55
		73 - 84	4.50%	15.29	13.92
	2016	0 - 60	3.75%	19.75	18.33
		61 - 72	4.50%	17.30	15.90
	2015	0 - 54	3.75%	21.65	20.18
		55 - 66	4.50%	18.58	17.16
	2014	0 - 48	4.00%	24.13	22.61
49 - 60		4.75%	20.25	18.79	
2013	0 - 48	4.50%	24.38	22.84	
	49 - 60	5.25%	20.51	19.02	
2012 & Older	0 - 36	4.50%	31.48	29.79	
	37 - 48	5.25%	24.75	23.18	

  

Home Equity	TERM (Months)	RATE	APR <sup>3</sup>		
Loan (1 <sup>st</sup> Lien) (0-85% LTV)	0 - 60	3.00%	3.12%	N/A	17.96
	61 - 84	3.25%	3.34%	N/A	13.34
	85 - 120	3.50%	3.56%	N/A	9.90
	121 - 180	4.00%	4.04%	N/A	7.41
	181 - 240	4.25%	4.28%	N/A	6.20
Loan (2 <sup>nd</sup> Lien) (0-85% LTV)	0 - 60	3.75%	3.87%	19.76	18.33
	61 - 84	4.00%	4.09%	15.06	13.68
	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) <sup>5</sup>		3.25%	3.25% <sup>4</sup>		

  

Mortgage	Call or view 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 11.00% 30.72 28.88
	Line-Of-Credit 10.50%
	VISA® Credit Card (Secured) 7.99%
	VISA® Credit Card (Unsecured) As low as 9.99% <sup>6</sup>

  

Recreational Vehicle	TERM (Months)	RATE		
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	5.75%
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**DIVIDEND RATES**

Savings & IRA Savings	RATE	APY **
\$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%
Checking	\$0.01 - above 0.15%	0.15%
Christmas Club <sup>1</sup>	\$0.01 - above 0.25%	0.25%
Certificates & IRAs <sup>2</sup>	Call or view website for rates	

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Rates as of April 1, 2020

All information subject to change at any time

**Federally Insured by NCUA**  
 Rate Bulletin #154

\* 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 \$10,000.  
 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.  
 5 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.  
 6 Fixed rate option available based on our current home equity loan fixed rates.  
 7 6.999% APR based on a high credit score; your actual APR is based on your creditworthiness at the time of application.

