

LOAN RATES

Auto



2018-2021	TERM (Months)	APR *	SALE APR *	MONTHLY PAYMENT	
				With Disability & Life Insurance	Without Insurances
				Payments per \$1,000 for maximum term	
2018-2021	0 - 36	2.50%	1.74%	30.14	28.55
	37 - 60	2.75%	1.99%	18.89	17.54
	61 - 72	3.25%	2.49%	16.30	14.98
	73 - 84	4.00%	3.24%	14.64	13.34
2017	0 - 60	3.25%	2.49%	19.13	17.76
	61 - 72	3.75%	2.99%	16.54	15.21
	73 - 84	4.50%	3.74%	14.90	13.57
2016	0 - 60	3.75%	2.99%	19.38	17.98
	61 - 72	4.50%	3.74%	16.91	15.55
2015	0 - 54	3.75%	2.99%	21.27	19.83
	55 - 66	4.50%	3.74%	18.20	16.81
2014	0 - 48	4.00%	3.24%	23.76	22.26
	49 - 60	4.75%	3.99%	19.87	18.43
2013	0 - 48	4.50%	3.74%	24.00	22.49
	49 - 60	5.25%	4.49%	20.12	18.66
2012 & Older	0 - 36	4.50%	3.74%	31.11	29.44
	37 - 48	5.25%	4.49%	24.37	22.83

Home Equity

	TERM (Months)	RATE	APR ³		
Loan (1 st 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 nd 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) ⁵		3.25%	3.25% ⁴		

Mortgage

Call or view website for rates

Other Collateral

0 - 36	11.25%	34.87	32.97
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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% ⁶		

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 5.00%

DIVIDEND RATES

Savings & IRA Savings

	RATE	APY **
\$0.01 - 10,000.00	0.20%	0.20%
10,000.01 - 25,000.00	0.25%	0.25%
25,000.01 - 50,000.00	0.30%	0.30%
50,000.01 - above	0.35%	0.35%

Checking

\$0.01 - above	0.10%	0.10%
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Christmas Club ¹

\$0.01 - above	0.20%	0.20%
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Certificates & IRAs ²

Call or view website for rates



Rates as of January 1, 2021

All information subject to change at any time

Federally Insured by NCUA
 Rate Bulletin #157

* 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. 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.
 5 Fixed rate option available based on our current home equity loan fixed rates.
 6 9.99% APR based on a high credit score; your actual APR is based on your creditworthiness at the time of application.

