

<b><u>Signature and Co-Signer Loans</u></b>	<b>9-14.9%</b>		<b><u>New Vehicles &amp; Motorcycles Loans</u></b>	
Up to \$2500.00	18 months			<b><u>Qualified</u></b>
\$2501- \$5000	48 months		Up to 36 months	2.49%
\$5001-\$7000	60 months		37 to 48 months	2.49%
			49 to 60 months	2.49%
<b><u>Line of Credit</u></b>	<b>8-15.9%</b>		61 to 72 months	2.49%
Up to \$7000			<b><u>Boats, ATV, PWC</u></b>	Add .75% more
			<b><u>Snowmobiles</u></b>	on above Rates
<b><u>Fully Share Secured Loans</u></b>			<b><u>RV, Pull Behind Trailers</u></b>	
Up to 60 months	6.00%		Same Terms as Above	Add 1.5% more
61 to 72 months	6.50%			on above Rates
73 to 84 months	7.00%			
85 to 96 months	7.50%		<b><u>Used Vehicles &amp; Motorcycles Loans</u></b>	
			<b>2011-2014</b>	<b><u>Qualified</u></b>
<b><u>VISA Credit Cards</u></b>	2.9% for first 6 months		Up to 36 months	2.99%
	9.90%		37 to 48 months	2.99%
<b><u>Home Equity Loans</u></b>			<b>2015 or NEWER</b>	
Up to 5 years	3.99%		49-60 months	
61 months to 10 years	5.00%		61 to 72 months	3.49%
121 months to 15 years	5.75%			
			<b><u>Boats, TV, PWC</u></b>	Add .75% more
			<b><u>Snowmobiles</u></b>	on above rates
<b><u>Student Loans</u></b>			<b><u>RV, Pull Behind Trailers</u></b>	Add 1.5% more
\$2000 per year- pmt not deferred			Same Terms as Above	on above rates
30 months	8.00%			
		<b>Dividend Rates</b>		
<b><u>Regular Shares</u></b>			<b><u>Super Savings</u></b>	
\$100.00 & up	0.10%		\$5000-\$25,000	0.15%
			\$25,000.01 - \$50,000	0.25%
			\$50,000.01- \$100,000	0.35%
			\$100,000.01 and up	0.45%
<b><u>CD Rates</u></b>				
Minimum Deposit	\$500.00			* \$5000 minimum for interest rate

6 months	0.15%		ONE Free withdrawal per month	
12 months	0.25%		\$25.00 fee per withdrawal after	
18 months	0.30%			
24 months	0.40%		<b><u>Vacation &amp; Christmas Shares</u></b>	0.05%

3.99%			
3.99%			
3.99%			
3.99%			
4.49%			
4.99%			
4.99%			


