

LOAN RATES

Rates effective as of October 27, 2017 **YEAR-END PROMOTION - NO PAYMENTS FOR 90 DAYS***
** applies to vehicle loans only*

Vehicle Loans	Term	APR* as low as
New Auto Rates	Up to 35 Months	2.50%
New Auto Rates	36 – 48 Months	3.05%
New Auto Rates	49 – 60 Months	3.10%
New Auto Rates	61 - 66 Months	3.10%
New Auto Rates	67- 78 Months	3.20%
New Auto Rates	79- 84 Months	5.20%
New Auto Rates	85 – 96 Months	6.20%
New Auto Rates	97 – 120 Months	7.20%
Used Auto Rates	Up to 35 Months	3.50%
Used Auto Rates	36 – 48 Months	4.05%
Used Auto Rates	49 – 60 Months	4.15%
Used Auto Rates	61 - 66 Months	4.15%
Used Auto Rates	67 -78 Months	4.25%
Used Auto Rates	79 – 84 Months	6.25%
Used Auto Rates	85 – 96 Months	7.45%
Used Auto Rates	97 – 120 Months	7.75%

New Auto Model Years: 2012 – 2017 USED Auto Model Years: 2007 - 2011

Adjustable Rate Mortgages (ARMS)		
Term	Rate	APR*
5/5 ARM	3.20%	3.257%
15/15 ARM	3.99%	4.050%

Rates are based on the representative credit score and LTV *This APR is subject to change based on the mortgage plan selected. *APR is based on a loan amount of \$200,000.00 Minimum loan amounts must apply.

Fixed Rate Mortgages		
Term	Rate	APR*
5 Year Fixed	3.00%	3.057%
15 Year Fixed	3.49%	3.596%

Rates are based on the representative credit score and LTV *This APR is subject to change based on the mortgage plan selected. *APR is based on a loan amount of \$200,000.00. *Fixed rate loans are fully amortized and the Principle and Interest payment will remain the same during the life of the loan. *Minimum loan amounts may apply.

Motorhome RV & Marine Boat Loans	APR* as low as	
New <i>NEW Model years 2015-2017</i>	3.25%	
Used Model Years <i>USED model years 2007-2014</i>	4.25%	

*a recreational vehicle (RV) is defined as a motor vehicle or trailer equipped with living space & amenities found in a home. ** Motorhome RV Loans are classified as Class A motorhomes, Class B conversion vans & Class C motorhomes only – no towables. *** Marine Boat Loans are vessels 25' long or greater with a fiberglass or aluminum hull.

Small Personal RV, Standard Boat, Motorcycle & Camper Loans	APR* as low as	
New <i>NEW model years 2015 - 2017</i>	3.05%	
USED (48 months or less) <i>Used Model Yrs 2007-2014</i>	4.05%	

*Small Personal Recreational Vehicle (RV) loans are intended for personal leisure and include towable RVs, fifth-wheel campers, pop-up campers, 4 wheelers, side-by-sides, dirt bikes, golf carts, and personal watercraft, like Jet Skis, with trailers. ** Standard Boat Loans are vessels less than 25' long such as ski boats, pontoon boats, houseboats, sailboats and bass/fishing boats. *** Motorcycle Loans are two or three wheeled motor vehicle used for personal leisure.

Farm Equipment	APR* as low as	
New	3.35%	
Used	3.85%	

HVAC	APR* as low as	
New HVAC	5.99%	

Lawn and Garden Equipment	APR* as low as	
New	3.35%	

Computer	APR* as low as	
New	7.99%	

Signature	APR* as low as	
Signature Loans	7.99%	

Share Secured	APR*	
Share Secured Loans	Share Rate plus 2%	

****Certificate of Deposit Secured Loans	APR*	
****Certificate of Deposit Secured Loans	CD rate plus 2%	

***Line of Credit	APR* as low as	
Line of Credit Loans	8.50%	

*APR= Annual Percentage Rate

** Rates subject to change

***Early withdrawal penalty or fees could reduce the earnings on accounts as required by Part 707.8(c) (4) (1) and (ii) of NCUA Rules

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