

Rate Chart

Effective as of 06/25/2020

Share Rates

Account Type	Minimum Balance	Rate	APY
Savings	\$100	0.15%	0.15%
Checking	\$5	0.10%	0.10%
Money Market	\$2,500	0.16%	0.16%
Money Market	\$20,000	0.18%	0.18%
Money Market	\$75,000	0.20%	0.20%
Club Accounts	\$5	0.15%	0.15%
IRA Savings	\$100	0.15%	0.15%

Share Certificate Rates

Share Certificate Type	\$500 Min Balance		\$50,000 Min Balance		\$99,000 Min Balance	
	Rate	APY	Rate	APY	Rate	APY
6 Month	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%
12 Month	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%
24 Month	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%
36 Month	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%
48 Month	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%
60 Month	0.70%	0.70%	0.75%	0.75%	0.80%	0.80%

Loan Rates

Loan Type	Term	APR As Low As*	Maximum Loan Amount
New Auto 100% Dealer Invoice/ 100% Retail Value	36 Months	1.99%	\$100,000
	48 Months	2.99%	\$100,000
	60 Months	3.99%	\$100,000
	72 Months	4.99%	\$100,000
	84 Months**	5.99%	\$100,000
Used Auto Model Year 2013 & Up/ 100% Retail Value	36 Months	2.99%	\$75,000
	48 Months	3.25%	\$75,000
	60 Months	3.99%	\$75,000
	72 Months	4.99%	\$75,000
New Motorcycle 100% Dealer Invoice	60 Months	7.50%	\$20,000
Used Motorcycle 100% Retail Value	48 Months	8.00%	\$20,000
Classic Auto 80% Retail Value	72 Months	6.00%	\$50,000
Anything Loan	6 Months	28.00%	\$1,000
New/Used Boat	60 Months	8.00%	\$40,000
Signature Loan	60 Months	10.50%	\$20,000
Bill Payer	60 Months	10.50%	\$20,000
Education Loan	60 Months	8.50%	\$20,000
Share Secured	Up to 12 Years	5.00%	Share Balance
CD Secured	Up to CD Term	3.00% above CD Rate	CD Balance
VISA	Revolving	12.00%	\$20,000
Home Equity Line of Credit	20 Years	Variable: Prime + 0.50%	\$150,000
First Mortgages NJ Properties Only	10 Years	3.25%	\$650,000
	15 Years	3.50%	\$650,000
	20 Years	3.75%	\$650,000
	30 Years	4.00%	\$650,000

Rates Subject to Change Without Notice

*Annual Percentage Rate varies based on credit score

**84 month term only available for New Autos \$75,000-\$100,000

