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Rate Chart

Effective as of 09/30/2023



Share Rates			
Account Type	Minimum Balance	Annual Percentage Rate	Annual Percentage Yield
Savings	\$500	0.15%	0.15%
Checking	\$5	0.05%	0.05%
Money Market	\$2,500	3.00%	3.04%
Money Market	\$20,000	3.75%	3.82%
Money Market	\$75,000	4.25%	4.34%
Club Accounts	\$5	2.50%	2.53%
IRA Savings	\$100	3.00%	3.04%
Share Certificate Type			
Share Certificate Type	Minimum Balance	Annual Percentage Rate	Annual Percentage Yield
6 Months	\$500	4.50%	4.60%
12 Months	\$500	5.00%	5.12%
24 Months	\$500	5.00%	5.12%
36 Months	\$500	4.75%	4.86%
48 Months	\$500	4.50%	4.60%
60 Months	\$500	4.50%	4.60%
Loan Rates			
Loan Type	Term	APR As Low As*	Maximum Loan Amount
New Auto	36 Months	5.99%	\$100,000
100% Dealer Invoice/100% Retail	48 Months	6.49%	\$100,000
	60 Months	6.99%	\$100,000
	72 Months	7.49%	\$100,000
	84 Months**	7.99%	\$100,000
Used Auto	36 Months	6.49%	\$100,000
Model Year 7 Year Max 100% Dealer Invoice/100% Retail	48 Months	6.99%	\$100,000
	60 Months	7.49%	\$100,000
	72 Months	7.99%	\$100,000
New Motorcycle	60 Months	9.00%	\$25,000
Used Motorcycle	48 Months	9.50%	\$25,000
Classic Auto	72 Months	8.00%	\$75,000
Anything Loan	6 Months	28.00%	\$1,000
New Boat	60 Months	9.00%	\$40,000
Used Boat	60 Months	9.00%	\$40,000
Signature Loan	60 Months	11.00%	\$20,000
Bill Payer	60 Months	11.00%	\$20,000
Share Secured	Up to 12 Years	5.00%	Share Balance
Education	60 Months	11.00%	\$20,000
VISA	Revolving	12.00%	\$20,000
CD Secured Loan	Up to CD Term	3.00 Above CD Rate	CD Balance
Home Equity Line of Credit	20 Years	Prime + 0.50%	\$500,000

*Annual Percentage Rate varies based on credit score

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

Rates Subject to Change Without Notice