

Rate Chart

Effective as of 01/13/2026



| 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 | 1.00% | 1.00% |
| Money Market | \$20,000 | 1.25% | 1.26% |
| Money Market | \$75,000 | 1.75% | 1.76% |
| Club Accounts | \$5 | 0.75% | 0.75% |
| IRA Savings | \$100 | 2.50% | 2.52% |
| Share Certificate Type | | | |
| Share Certificate Type | Minimum Balance | Annual Percentage Rate | Annual Percentage Yield |
| 6 Months | \$500 | 3.25% | 3.30% |
| 12 Months | \$500 | 3.00% | 3.04% |
| 24 Months | \$500 | 2.75% | 2.78% |
| 36 Months | \$500 | 2.50% | 2.53% |
| 48 Months | \$500 | 2.00% | 2.02% |
| 60 Months | \$500 | 1.75% | 1.76% |
| Loan Rates | | | |
| Loan Type | Term | APR As Low As* | Maximum Loan Amount |
| New Auto | 36 Months | 5.00% | \$100,000 |
| 100% Dealer Invoice/100% Retail | 48 Months | 5.00% | \$100,000 |
| | 60 Months | 5.25% | \$100,000 |
| | 72 Months | 5.50% | \$100,000 |
| | 84 Months** | 6.00% | \$100,000 |
| Used Auto | 36 Months | 5.50% | \$100,000 |
| Model Year 7 Year Max | 48 Months | 5.50% | \$100,000 |
| 100% Dealer Invoice/100% Retail | 60 Months | 5.75% | \$100,000 |
| | 72 Months | 6.00% | \$100,000 |
| New Motorcycle | 60 Months | 7.00% | \$25,000 |
| Used Motorcycle | 48 Months | 7.50% | \$25,000 |
| Classic Auto | 72 Months | 6.00% | \$75,000 |
| Anything Loan | 6 Months | 28.00% | \$1,000 |
| New Boat | 60 Months | 7.00% | \$40,000 |
| Used Boat | 60 Months | 7.00% | \$40,000 |
| Signature Loan | 60 Months | 10.00% | \$20,000 |
| Bill Payer | 60 Months | 10.00% | \$20,000 |
| Share Secured | Up to 12 Years | 5.00% | Share Balance |
| Education | 60 Months | 10.00% | \$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 |
| First Mortgage | 30 Years | 6.25% | \$650,000 |
| | 20 Years | 6.05% | \$650,000 |
| | 15 Years | 5.75% | \$650,000 |
| | 10 Years | 5.50% | \$650,000 |

*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