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# Rate Chart

## Effective as of 01/13/2026



Showing You the Way.

| 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<br>100% Dealer Invoice/100% Retail | 48 Months       | 5.50%                  | \$100,000               |
|  | 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**