



RATES EFFECTIVE 2-08-2021 AS SET BY THE BOARD OF DIRECTORS

SCORE MODELS	RATES
A= 750 and Higher	A= Base Rate
B= 749-650	B= Rate + 2%
C= 649-601	C= Rate + 4%
D= 600-550 (cosigner required)	D= Rate + 6%
E= 549 and below (cosigner required)	E= Rate + 8%

NO SCORE = C RATE (cosigner required)

NEW AUTO, RV BOATS, MOTORCYCLES

Up to 72 months (10,000 miles or less and never titled)

4.19% and up depending on current credit score

USED AUTO, RV BOATS, MOTORCYCLES (NADA CLEAN TRADE)

2021 - 2016 = **4.69%** and up (5 years)

2015 - 2012 = **5.19%** and up (42 months)

2011 and older = **5.69%** and up (30 months)

TERMS OF REFINANCING

Vehicle must still be of clean trade in value or under. New Rates will apply based on current credit score.

SIGNATURE LOANS

24 Months

A=10% and a limit of \$5,000 including VISA

B=12% and a limit of \$4,000 including VISA

C=14% and a limit of \$2,000 including VISA

D=18% and a limit of \$500 including VISA (cosigner required)

OTHER LOAN RATES

Share secured = 2% over Savings Rate

CD secured = 2% over CD Rate

VISA CARD

12.9% with a \$10 Annual Fee

Hours: Monday, Tuesday, Wednesday, 9:00 to 5:00 | Thursday, 9:00 to 1:00 | Friday, 8:00 to 5:00 | Closed Saturday

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