



## RATES EFFECTIVE I-22-2019 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)

2019 - 2014 = 4.69% and up (5 years)  
2013 - 2010 = 5.19% and up (42 months)  
2009 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 and a required cosigner

### 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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