



Loan Rates

Effective Date: May 14, 2012

	FIXED RATE	VARIABLE RATE
New and Used Autos and Trucks (Tiered Rates)	**2.99%-16.50%	N/A
New and Used Motorhomes, Recreational Vehicles and Motorcycles (Tiered Rates)	5.95%-18.00%	N/A
Share Secured	3.50%	N/A
Certificate Secured	*2% above certificate rate	N/A
Personal Signature Loans (Tiered Rates)	7.50%-18.00%	N/A
VISA	N/A	10.00%
Service Line	N/A	7.25%
Home Equity Line of Credit - Regular Plan	N/A	3.75%
Home Improvement Line of Credit	N/A	6.25%
Fixed Rate Home Equity - Minimum loan amount \$10,000. (Tiered Rates)	††as low as 3.75%	N/A
Investment Real Estate Loans (Tiered Rates)	6.00%-8.50%	N/A

*The ANNUAL PERCENTAGE RATE applicable to Certificate Secured Loans will be disclosed on the Advance Voucher accompanying each loan.
 **For best rate, maximum term is 72 months.
 †† Lower rates available with balloon payment loans.
FIXED RATES are rates that stay the same throughout the term of the loan. Your APR will be based on your credit qualifications, length of loan, and loan amount. Other exclusions and/or restrictions may apply.
TIERED RATES are rates that are solely determined by a credit score supplied to the Credit Union by an independent Credit Reporting Bureau and is outside the control of the Credit Union.
VARIABLE RATES are rates that may change four times a year, (Jan. 1, Apr. 1, Jul. 1, Oct. 1) for some consumer loans. In most cases, if they do change, payments remain the same, only the term of the loan shortens or lengthens. HELOC rates may change monthly on the first day of each month.
RATES SUBJECT TO CHANGE.

LOAN FEE SCHEDULE

Consumer Loan Program:	
Collateral Protection Insurance Processing Fee (per loan) (per occurrence)	\$50.00
Title Transfer Fee (per title)	\$77.00
Transitional Ownership Document Fee (TOD)	\$13.00
Skip or Loan Extension Fee (per loan, per skip)	\$20.00
Returned Payment Fee	\$25.00
Consumer Rate Reduction Fee	\$75.00
Visa Program:	
Annual Fee - effective February 10, 2010	\$10.00
Card Replacement Fee (per card)	\$5.00
Emergency Card Replacement Fee (per card)	\$55.00
Statement Copies	\$1.00
Sales Draft Copy (per item)	\$6.00
Late Payment Fee/Returned Payment Fee	up to \$25.00
Cash Advance	No Fee
Home Equity Loan Program:	
Rate Lock Change/Extension Fee	\$100.00
Rate Modification Fee	\$100.00
Subordination Fee	\$100.00