



Loan Rates Effective June 25, 2008

Collateral	Terms	APR	
New Autos (Current Year and Last Year, Never Titled)	Up to 72 months (Up to 84 months if financing over \$25,000)	5.00%-13.50%*	80% of NADA or Kelly Blue Book Value. Financing above 80% will include GAP insurance being added to loan for up to 100% financing. Any amount over 80% will have interest rate adjusted at unsecured rate. <i>(Preapproval can be obtained prior to purchase)</i>
Nearly New Auto (Up to two years old, and under 25,000 miles)	Up to 72 months (Up to 84 months if financing over \$25,000)	5.50%-14.00%*	80% of NADA or Kelly Blue Book Value. Financing above 80% will include GAP insurance being added to loan for up to 100% financing. Any amount over 80% will have interest rate adjusted at unsecured rate. <i>(Preapproval can be obtained prior to purchase)</i>
Used Autos (models 2 to 10 years)	Up to 60 months	6.00%-14.50%*	80% of NADA or Kelly Blue Book Value. Financing above 80% will include GAP insurance being added to loan for up to 100% financing. Any amount over 80% will have interest rate adjusted at unsecured rate. <i>(Preapproval can be obtained prior to purchase)</i>
Used Autos (models 11 to 20 years)	Up to 36 months	6.75%-15.25%*	80% of NADA or Kelly Blue Book Value. Any amount over 80% will have interest rate adjusted at unsecured rate. <i>(Preapproval can be obtained prior to purchase)</i>
New Recreational Vehicles (such as motorcycles, RV's, ATV's, snowmobiles) (Current Year and Last Year, Never Titled)	Less than \$20,000 up to 60 mo \$20,000-\$25,000 up to 72 mo Over \$25,000 up to 84 mo	6.75%-15.25%*	80% of NADA or Kelly Blue Book Value. Any amount over 80% will have interest rate adjusted at unsecured rate. <i>(Preapproval can be obtained prior to purchase)</i>
Used Recreational Vehicles (models 2 to 10 years)	Less than \$20,000 up to 60 mo \$20,000-\$25,000 up to 72 mo Over \$25,000 up to 84 mo	8.00%-16.50%*	80% of NADA or Kelly Blue Book Value. Any amount over 80% will have interest rate adjusted at unsecured rate. <i>(Preapproval can be obtained prior to purchase)</i>
Used Recreational Vehicles (models 11+ years)	Less than \$20,000 up to 60 mo \$20,000-\$25,000 up to 72 mo Over \$25,000 up to 84 mo	8.50%-17.00%*	80% of NADA or Kelly Blue Book Value. Any amount over 80% will have interest rate adjusted at unsecured rate. <i>(Preapproval can be obtained prior to purchase)</i>
Share and Certificate Secured	Up to 144 months	2% over dividend rate* (Minimum 4%)	Loan not to exceed the original terms of the certificate of deposit.
Unsecured and Personal Loans	\$5,000 maximum 36 month maximum	9.50%-18.00%*	
Line of Credit	\$5,000 maximum 35 month revolving	9.50%-18.00%*	
Overdraft Protection (Line of Credit)	\$500	15.00%*	For use in conjunction with share draft account only. No advances are given on this account.

*Pending items such as credit report, residence, employment, and credit union history; interest rate will be adjusted accordingly. Loan specials, lines of credits and share or certificate secured loans do not qualify for interest discounts.

Note: All credit union accounts must be current before a new loan can be granted.

**APR is the Annual Percentage Rate