

# CONSUMER RATE SHEET



## SAVINGS ACCOUNTS

	MINIMUM DEPOSIT	DIVIDEND RATE	APY*
SHARE SAVINGS, TRUST, IRA AND CASH 'N COINS	up to \$9,999	0.40%	<b>0.40%</b>
	\$10,000 - \$24,999	0.40%	<b>0.40%</b>
	\$25,000 - \$49,999	0.55%	<b>0.55%</b>
	\$50,000 - \$99,999	0.75%	<b>0.75%</b>
	\$100,000 or more	0.90%	<b>0.90%</b>
DELTA SHARE SAVINGS	\$1 - \$1,500+	4.88%	<b>5.00%</b>
	\$1,501 or more	0.50%	<b>0.50%</b>
HOLIDAY CLUB AND SPECIAL SHARES	up to \$9,999	0.40%	<b>0.40%</b>
	\$10,000 or more	0.50%	<b>0.50%</b>
FREEDOM MONEY MARKET	\$1,000 - \$9,999	0.40%	<b>0.40%</b>
	\$10,000 - \$24,999	0.50%	<b>0.50%</b>
IRA options available	\$25,000 - \$49,999	0.60%	<b>0.60%</b>
	\$50,000 - \$99,999	0.90%	<b>0.90%</b>
	\$100,000 - \$149,999	1.14%	<b>1.15%</b>
	\$150,000 - \$249,999	1.24%	<b>1.25%</b>
	\$250,000 or more	1.39%	<b>1.40%</b>

## TERM SHARE CERTIFICATES

IRA options available.

TERM	DIVIDEND RATE	APY*	TERM	DIVIDEND RATE	APY*
3 month	1.00%	<b>1.00%</b>	2 year	2.08%	<b>2.10%</b>
6 month	1.29%	<b>1.30%</b>	2.5 year	2.08%	<b>2.10%</b>
9 month	1.39%	<b>1.40%</b>	3 year	2.47%	<b>2.50%</b>
1 year	1.88%	<b>1.90%</b>	4 year	2.72%	<b>2.75%</b>
15 month	1.74%	<b>1.75%</b>	5 year	2.86%	<b>2.90%</b>
18 month	1.88%	<b>1.90%</b>	Minimum open balance \$500.		

## CHECKING ACCOUNTS

	APY*	MONTHLY FEE
PREMIER	<b>0.25%</b>	\$9 Fee is waived on combined account balance of \$20,000 or more excluding Preferred Line of Credit and Overdraft Line of Credit balances.
INTEREST FREE	<b>0.25%</b>	\$7 Fee is waived on average daily balance of \$1,000+.
INVESTORS	<b>0.25%</b>	\$7 Fee is waived on average daily balance of \$1,000+.
LOAN ADVANTAGE	none	\$5 Fee is waived on average daily balance of \$500+.

Investors and Loan Advantage are no longer available.

## CREDIT CARDS

	VARIABLE APR**
VISA PLATINUM	Prime + 5.99% to 18.99% (9.24%-22.24%)
VISA PLATINUM REWARDS	Prime + 7.99% to 13.99% (11.24%-17.24%)
VISA PLATINUM CASHBACK	Prime + 8.99% to 14.99% (12.24%-18.24%)



This credit union is federally insured by the National Credit Union Administration.

\*APY=Annual Percentage Yield. Assumes dividends are reinvested and the rate continues for a year. Share Certificate accounts subject to a substantial penalty for early withdrawal. Certificate accounts compound and pay dividends monthly. All Savings and IRA accounts compound dividends daily and pay monthly. Rate quotes are subject to change.

†6.00% rate earned if member meets transactional requirements on checking and credit card. If requirements are not met, this tier earns 0.60%.

\*\*APR=Annual Percentage Rate. Rates are subject to applicant credit. Rates are subject to change. Actual rate may vary. For a complete list of Consumer Credit Card fees please refer to your cardholder agreement.

\*\*\*The Prime Rate is subject to a minimum of 4.50% APR on Home Equity Lines of Credit.

## HOME EQUITY ACCOUNTS

	LOAN TO VALUE	TERMS	VARIABLE APR**	MIN. LOAN AMOUNT
HOME EQUITY LINE OF CREDIT***	80%		4.40% - 7.50%	\$10,000
	90%		4.75% - 6.00%	\$10,000
	100%		5.50% - 6.00%	\$10,000
HOME EQUITY BALLOON	80%	360 mos	6.90% - 8.15%	\$15,000
	90%	360 mos	7.25% - 8.50%	\$15,000
	95%	360 mos	7.65%	\$15,000
HOME EQUITY LOAN			<b>FIXED APR**</b>	
	80%	0 - 180	6.50% - 9.60%	\$10,000
	90%	0 - 180	6.85% - 8.10%	\$10,000
	100%	0 - 180	7.25% - 7.75%	\$10,000

## LOAN ACCOUNTS

	MODEL YEAR	TERMS (in months)	FIXED APR**	MIN. LOAN AMOUNT
AUTO LOANS	2009-2010	0 - 60	5.75% - 14.00%	
		61 - 66	6.25% - 9.00%	\$15,000
		67 - 72	6.75% - 9.50%	\$15,000
	2008	0 - 60	6.00% - 14.25%	
		61 - 66	6.50% - 7.50%	\$15,000
		67 - 72	7.00%	\$15,000
	2007	0 - 60	6.25% - 14.50%	
	2006	0 - 60	6.50% - 14.75%	
	2005	0 - 54	6.75% - 15.00%	
	2004	0 - 48	7.00% - 15.25%	
2003	0 - 48	7.25% - 10.00%		
MOTORCYCLE LOANS	2009-2010	0 - 60	7.65% - 12.45%	
		61 - 72	8.65% - 13.45%	\$20,000
	2007-2008	0 - 60	9.65% - 14.45%	
	2003-2006	0 - 48	10.65% - 15.45%	
HARLEY-DAVIDSON	2009-2010	0 - 60	6.00% - 8.75%	
		61 - 66	6.50% - 9.25%	
	2007-2008	67 - 72	7.00% - 9.75%	\$15,000
		73 - 84	8.00% - 10.75%	\$15,000
	2003-2008	varies	Call for rates and terms	
BOAT & RV LOANS	2009-2010	0 - 60	7.40% - 11.55%	\$5,000
		61 - 120	8.50% - 12.30%	\$25,000
	2007-2008	121 - 180	8.00% - 12.05%	\$50,000
		0 - 60	8.75% - 12.55%	\$5,000
	61 - 120	9.55% - 13.30%	\$30,000	
SPORTS/LEISURE SIGNATURE SAVINGS SECURED CERTIFICATE SECURED	2003-2010	0 - 48	9.75% - 14.05%	
		0 - 48	12.99% - 24.99%	\$25,000 max
		0 - 60	6.00%	

The rate is the CD's effective annual yield rounded up to the nearest .25% plus 1.75%, floor 6% minimum rate.

	VARIABLE APR**	MIN. LOAN AMOUNT
PREFERRED LINE OF CREDIT	9.24% - 17.24%	\$1,000

## HOME LOANS

Please call for current rates.

Rates effective as of 11/02/2009 and subject to change at any time.

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