

CONSUMER LOAN RATES
Effective Date: June 20, 2017



Rates in effect as of the effective date listed above. Rates and terms offered are subject to change. Please contact us for complete details on interest rates and how your rate is determined.

FIXED RATE		REPAYMENT TERM *	ANNUAL PERCENTAGE RATE †
New Autos 2016-2018		Up to 84 Months	1.24 - 11.34%
Used Autos 2007-2015		Up to 84 Months	2.19 - 11.84%
Used Autos Over 10 years and older		Up to 60 Months	2.99 - 14.24%
Motorcycles & Scooters		Up to 84 Months	4.75 - 14.25%
New Boats Future or current model year		Up to 180 Months	3.49 - 17.00%
Used Boats		Up to 180 Months	3.76 - 17.50%
New Recreation Vehicles Future, current or previous year model with 6,000 miles or less		Up to 180 Months	4.75 - 17.25%
Used Recreation Vehicles		Up to 180 Months	5.75 - 17.75%
Other Vehicles, including ATV, Jet Skis, Snowmobiles, etc. All model years		Up to 84 Months	5.75 - 14.25%
Consolidation Loan		Up to 66 Months	9.50 - 13.50%
Personal Loan		Up to 48 Months	6.75 ^ℓ - 18.00%
VARIABLE RATE ‡	INDEX	MARGIN	ANNUAL PERCENTAGE RATE †
Personal Line of Credit (PLOC)	4.25%	2.00 - 11.00%	10.50 - 17.50%
Share Secured §	0.12%	3.00%	3.12%
Home Equity Line (LTV up to 80%)	4.25%	0.24 - 8.24%	4.49 - 12.49%
Home Equity Line (LTV up to 90%)	4.25%	1.24 - 9.24%	5.49 - 13.49%
HOME EQUITY (Termed Loans)		AMORTIZATION TERM	ANNUAL PERCENTAGE RATE †
Fixed (LTV up to 80%)		5, 7, 10 & 15 years available	4.50 - 13.75%
Fixed (LTV between 80% & 90%)		5, 7, 10 & 15 years available	5.00 - 14.25%

* Length of term available is determined by the loan amount, the value of the collateral and the credit worthiness of the borrower(s). Some restrictions apply.
† Tiered Rates, range of rates that are offered, based upon credit worthiness of the borrowers.
§ For loans secured by specific funds in a savings account, the Annual Percentage Rate (APR) is determined by the current dividend rate being paid on the share accounts offered as security plus 3.0%. The APR on your loan will adjust when the dividend rate on your share account pledged as security changes. An increase in the APR will result in more payments in the same amount.
‡ Variable Rates features. The ANNUAL PERCENTAGE RATE (APR) is based on the value of an index, which is the Prime Rate published in the Money Rates column of the Wall Street Journal. When a range of rates has been published, the highest rate will be used. The APR can change on the first day of each month following the index change. To determine the APR that will apply to your account, we add a margin to the value of the index. The margin that will apply to your plan will be based on your credit worthiness and will be disclosed on your Disbursal Receipt. The maximum APR that can apply is 18.00% or the maximum permitted by law, whichever is less. The minimum APR that can apply to your loan account will be based on your credit worthiness and be disclosed on your Disbursal Receipt. Please contact us for details regarding how your margin and minimum APR are determined.
ℓ 6.75% APR only available for the Summertime Loan. One (1) Summertime loan per member. Members with current Summertime loans will need to pay off the current loan with proceeds from the new Summertime loan.