



Personal Rates

Effective August 2018

Checking Account Rates

Product	Balance	Dividend Rate%	APY%
Checking	Less than \$5,000	0.00%	0.00%
	\$5,000 - \$10,000	0.02%	0.02%
	\$10,000 - \$50,000	0.02%	0.02%
	\$50,000 and over	0.02%	0.02%

Savings Account Rates

Product	Balance	Dividend Rate%	APY%
Savings	< \$100	0.00%	0.00%
	>\$5,000	0.050%	0.050%
	>\$10,000	0.050%	0.050%
	>\$50,000	0.050%	0.050%
Club Account	\$25 - \$1,000	0.05%	0.05%
	>\$1,000	0.05%	0.05%
Youth Savings		0.050%	0.050%

Investment Account Rates

Product	Balance	Dividend Rate%	APY%
Money Market	< \$2,500	0.050%	0.050%
	< \$10,000	0.050%	0.050%
	< \$25,000	0.100%	0.100%
	< \$50,000	0.100%	0.100%
	< \$75,000	0.200%	0.200%
	< \$100,000	0.200%	0.200%
	> \$100,000	0.250%	0.250%
(IRA) Rates	\$5 TO <\$5,000	0.050%	0.050%
	>\$5,000	0.050%	0.050%

Share and IRA Certificate Rates

Term	Minimum Deposit	Dividend Rate	Annual Percentage Yield (APY)
3 to 5 months	\$1,000	0.200%	0.200%
6 to 11 months	\$1,000	0.200%	0.200%
12 to 23 months	\$1,000	0.350%	0.351%
24 months +	\$1,000	0.450%	0.451%

14 Month Special

Minimum Deposit	Dividend Rate	Annual Percentage Yield (APY)
>\$1,000 or more	0.400%	0.400%

20 Month Special

\$1000 up to \$49,999	0.85%	.853%
\$50000 up to \$99,999	1.50%	1.510%
\$100,000 or more	2.00%	2.018%

Automobile Loan Rates

Terms	Annual Percentage Rate (APR) as low as
Up to 36 months	1.99 - 11.49%
Up to 48 months	1.99 - 11.49%
Up to 60 months	1.99 - 11.49%
Up to 72 months	2.49 - 11.99%
Up to 84 months	3.49 - 5.49%

Credit Card Rates

Terms	Annual Percentage Rate (APR) as low as
Visa® Card	8.99 - 16.50%
Visa share secured (hold 125%)	13.99%

Personal and Signature Loans

Terms	Annual Percentage Rate (APR) as low as
Up to 48 months	7.00 - 15.75%
Share or Certificate Secured	
Up to 120 months	3% above the rate or Share Secured Certificate loan shared secured (hold 110%)

Credit Builder

Terms	Annual Percentage Rate (APR) as low as
Up to 18 months	15.75%

Boat or Jet Ski Loans

Up to 120 months	6.00 - 15.00%
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Motorcycle Loans

Up to 36 months	4.50 - 13.50%
Up to 48 months	4.50 - 14.50%
Up to 60 months	4.50 - 15.50%
Up to 72 months	5.00 - 16.25%
Up to 84 months	7.00 - 17.00%

Recreational Vehicle Loans

Up to 144 months	5.00 - 15.50%
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