

Personal Rates

Effective October 2020

Checking Account Rates

Product	Balance	Dividend Rate%	APY%
Checking	Less than \$5,000	0.01%	0.01%
	\$5,000 - \$10,000	0.01%	0.01%
	\$10,000 - \$50,000	0.01%	0.01%
	\$50,000 and over	0.01%	0.01%

Savings Account Rates

Product	Balance	Dividend Rate%	APY%
Savings	< \$100	0.00%	0.00%
	>\$5,000	0.01%	0.01%
	>\$10,000	0.01%	0.01%
	>\$50,000	0.01%	0.01%
	Club Account \$25 - \$1,000	0.02%	0.02%
	>\$1,000	0.03%	0.03%
Youth Savings		0.01%	0.01%

Investment Account Rates

Product	Balance	Dividend Rate%	APY%
Money Market	< \$2,500	0.03%	0.03%
	< \$10,000	0.03%	0.03%
	< \$25,000	0.04%	0.04%
	< \$50,000	0.04%	0.04%
	< \$75,000	0.04%	0.04%
	< \$100,000	0.05%	0.05%
	> \$100,000	0.05%	0.05%

Share Certificate Rates

Term	Minimum Deposit	Dividend Rate	Annual Percentage Yield (APY)
3 to 11 months	\$1,000	0.03%	0.03%
12 to 23 months	\$1,000	0.05%	0.05%
24 months +	\$1,000	0.10%	0.10%

14 Month Special

Minimum Deposit	Dividend Rate	Annual Percentage Yield (APY)
>\$1,000 or more	0.05%	0.05%
20 Month Special		
\$1000 up to \$49,999	0.08%	0.08%
\$50000 up to \$99,999	0.11%	0.11%
\$100,000 or more	0.13%	0.13%

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 - 6.49%
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 144 months	3.99 - 14.99%
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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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