



# CONSUMER LOAN RATE SCHEDULE

Rates effective 5/1/2024

ACCOUNT TYPE	TERMS	ANNUAL PERCENTAGE RATE (APR)
Credit Cards Platinum - Preferred Rate Platinum - Rewards	Revolving Revolving	13.74% - 22.74% Variable <sup>1</sup> 16.74% - 24.00% Variable <sup>1</sup>
Credit Reserve	Revolving	14.90% Fixed
Auto Loans (Up to 20 years old)	Up to 96 Months	7.74% - 23.50% <sup>2</sup>
Secured Loan (RVs, Boats, Motorcycles, etc.)	Up to 180 Months	7.99% - 21.25% <sup>2</sup>
Home Equity Line of Credit	Revolving	8.75% - 15.25% Variable <sup>3</sup>
Home Equity Loan	Up to 300 Months <sup>4</sup>	7.75% - 14.00% Fixed
Personal Loan	Up to 180 Months	11.24% - 21.99%
Personal Home Improvement	Up to 300 Months	7.49% - 9.24%
Share Secured Loan	Up to 120 Months	Based on the dividend rate plus a margin of 3%
Certificate Secured Loan	Up to 60 Months	Based on the Certificate rate plus a margin of 3%
Credit Builder Loan	Up to 36 Months	Based on the share deposit dividend rate plus a margin of 7%

<sup>1</sup> Variable interest rates calculated by index (prime rate as published in Wall Street Journal) plus a margin. Rates are subject to credit qualifications and performance.

<sup>2</sup> Loan Rates (Auto & Secured) are based on amount financed, term, credit qualifications and performance.

<sup>3</sup> Variable interest rates calculated by index (prime rate as published in Wall Street Journal) + margin with rates as low as 4.24% APR and a ceiling of 24.00% APR. Rates are based on loan-to-value (LTV), credit qualifications, and performance. HELOC insured/owner occupied product has a 10 year draw period with a 15 year repayment period. HELOC uninsured/non-owner occupied product has a 20 year draw period with a balloon payment. Rate is variable and may change monthly.

<sup>4</sup> Certain restrictions apply.

Tax deductibility: Please consult a tax advisor regarding the deductibility of interest for home improvements.

Term based on amount financed. Other restrictions may apply.

APR	ESTIMATED MONTHLY PAYMENT	APR	ESTIMATED MONTHLY PAYMENT
6.74%	\$446.55, Payment based on \$10,000 24 month loan	13.00%	\$1119.66, Payment based on \$65,000 92 month loan
7.74%	\$780.41, Payment based on \$25,000 36 month loan	16.25%	\$705.61, Payment based on \$20,000 36 month loan
8.24%	\$1060.50, Payment based on \$62,000 75 month loan	13.49%	\$806.10, Payment based on \$40,000 73 month loan
12.00%	\$470.73, Payment based on \$10,000 24 month loan	7.99%	\$714.25, Payment based on \$75,000 181 month loan
8.99%	\$1206.30, Payment based on \$75,000 84 month loan	9.75%	\$1961.55, Payment based on \$150,000 120 month loan
11.99%	\$1347.31, Payment based on \$52,000 49 month loan	10.25%	\$2452.39, Payment based on \$225,000 180 month loan

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