

Loan Rates:  
Effective as of 01-25-2012

<b><u>Auto Loans:</u></b>	<b><u>APR *</u></b>	<b><u>Terms:</u></b> (months)
<b>2009 &amp; 2010</b>	2.99%	36
	2.99%	48
	3.49%	60
<b>2011 and newer vehicles</b>	2.99%	60
<b>2011 and newer vehicles (\$20,000 + financing)</b>	3.69%	72
<b><u>Used Cars:</u></b>		
<b>2007 and 2008 vehicles</b>	5.29%	60
<b>2004-2006 vehicles</b>	6.49%	48
<b>2001-2003 vehicles</b>	7.59%	36
<b>2000 and older vehicles</b>	7.99%	24
<b><u>New Motorcycles:</u></b>		
<b>Never titled motorcycles</b>	5.99%	60
<b>Never titled motorcycles (\$20,000 + financing)</b>	6.24%	72
<b><u>Used Motorcycles:</u></b>		
<b>2009 and newer</b>	6.49%	60
<b>2007-2008 used motorcycles</b>	6.99%	48
<b>2006 and older</b>	9.49%	36
<b><u>Recreational Vehicles (R.V.)</u></b>		
<b>2010 and newer (\$20,000 + financing)</b>	7.25%	120
<b>2009 and newer (up to \$20,000 financing)</b>	7.15%	72
<b><u>Used Recreational Vehicles</u></b>		
<b>2005-2008 R.V.'s (\$20,000 + financing)</b>	7.99%	120
<b>2005-2008 R.V.'s (up to \$20,000 financing)</b>	7.89%	72
<b>2003-2004 R.V.'s</b>	8.99%	72
<b>2002 and older</b>	9.49%	60
<b><u>Boats:</u></b>		
<b>2010 and newer (\$20,000 + financing)</b>	6.99%	120
<b>2009 and newer (up to \$20,000 financing)</b>	6.99%	72
<b><u>Used Boats:</u></b>		
<b>2005-2008 boats (\$20,000 + financing)</b>	7.99%	120
<b>2005-2008 boats (up to \$20,000 financing)</b>	7.89%	72
<b>2003-2004 boats</b>	8.99%	72
<b>2002 and older</b>	9.49%	60
<b><u>Signature (Personal) Loans:</u></b>		
<b>Up to \$5000 financing</b>	7.99%	48

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<b>\$5001-\$7500 financing</b>	7.99%	60
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<b><u>Share Secured Loans:</u></b>	6.00%	120
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<b><u>Share Certificate Secured Loans:</u></b>	2% above cert. rate (minimum of 5% rate)	
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**Lawn & Garden Equipment:**

New Lawn & garden	6.49%	60
New Lawn & Garden (\$20,000 + financing)	6.99%	72
Used lawn & Garden	7.49%	48

**Credit Cards:**

<i>Visa Platinum card (up to \$10,000 limit)</i>	9.99%	n/a
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*\* Rates and terms are based on credit score. APR=annual percentage rate. Rates are subject to change without notice. Discounts up to 1% may apply to all loans except Visa.*

**Share Certificate Rates:**

	0.20%	3
	0.25%	6
	0.50%	12
<i>Min Deposit: \$500.00</i>	0.60%	18
	0.70%	24
	1.05%	36
	1.40%	48
	1.50%	60

**Special:** 13 month .75% apy

**Share Rates:**

\$5-2500	0.10%
\$2501-10000	0.20%
\$10001-25000	0.30%
\$25001 +	0.40%

**\*\*Dividends are declared and paid quarterly.**