

LOAN RATES (February 2012)

TYPE	Annual Percentage Rate (APR)	Maximum Loan Term	Amount Financed
Share	.75 % Above Dividend	36 Months	100% Share Secured
Share	1% Above Dividend	60 Months	100% Share Secured
New or used Auto 2008-12	2.49% 3Yrs 2.75% 4-5Yrs 3.99% 6 Yrs	UP TO 72 Months	100% incl sales tax/insurance
USED Auto 2005-07	3.25%	60 Months	100% of Book Value
USED Auto 2004 <	4.25%	36 Months	85% of Book Value
AUTO Transfers	1.5% less or current rate	60 Months	Remainder of the Loan balance
Recreational vehicles	9.0%	48 Months	80% of Book Value

- 1) Values are based on purchase price, appraisal, or blue book (whichever is less)
- 2) Titles/Liens & Minimum \$1,000 deductible Collision Ins required on all vehicles
- 3) New Automobile Rates includes those new vehicles purchased out of lease arrangements

REAL ESTATE	RATE	TERM	ADJUSTABLE PERIOD
Fixed Home Equity Mtg	4.75%	180 Months	N/A
Home Equity Line of Credit	3.25%	180 Months	1 Year Adjustable
Home Equity Mortgage (2 nd Mtg)	3.25%	180 Months	3 Year Adjustable

- Home Equity Program Limits:**
- 1) Up to 80% Loan to Value
 - 2) Home Equity Line of Credit up to \$100k Maximum
 - 3) Home Equity Mortgage up to \$250k Maximum
 - 4) **No closing costs** with exception of appraisal if needed

TYPE	(APR)	Maximum Term	Amount Financed
Student Re-imburement Loan	6.00%	Open-Ended	\$12k Maximum
Personal Line of Credit	13.75%	Open-Ended	\$12k Maximum/Minimum \$500
Personal Loan	13.75%	60 Months	\$12k Maximum/Minimum \$500
Personal Loan	12.65%	36 Months	\$12k Maximum/Minimum \$500
Insurance Coverage Loan	6.00%	12 Months	[Car, Home, Medical etc]
Overdraft Protection on Sharedraft	13.75%	\$35 min pymt	\$2,000 Maximum
CREDIT CARD	APR	Annual Fee	Amount Financed
Visa –Classic	11.9%**	None	\$12k Maximum
Visa Share Secured	11.9%	None	\$12k Maximum

**** Sign-up for automated ACH debits by VISA and receive a 9.99% rate**

MONTHLY DIVIDEND RATES

TYPE	Minimum Balance	Dividend Rate	Annual Percentage Yield
Regular Share (A)	\$25.00	.40%	.41% Average Daily Balance
Share Draft (X)	None	.00%	.00% Average Daily Balance
All Other Suffixes	None	.40%	.41% Average Daily Balance
Vacation Club	None	.40%	.41% Average Daily Balance
Special Deposit	None	.40%	.41% Average Daily Balance
Organizational Shares	\$5.00	.40%	.41% Average Daily Balance

Certificates

3-Month CD	\$2,500	.70%	.71% Average Daily Balance
6-Month CD	\$2,500	.80%	.81% Average Daily Balance
12-Month CD	\$2,500	1.00%	1.02% Average Daily Balance
24-Month CD	\$2,500	1.30%	1.33% Average Daily Balance
36-Month CD	\$2,500	1.50%	1.53% Average Daily Balance
60-Month CD	\$2,500	1.90%	1.95% Average Daily Balance