

# RATES

SHARES	APR	APY
\$50 - \$1,999	0.05%	0.05%
\$2,000 - \$50,000	0.10%	0.10%
\$50,000 +	0.20%	0.20%

SHARE DRAFT	APR	APY
\$300 - \$9,999	0.00%	0.00%
\$10,000 and over	0.05%	0.05%

IRA	APR	APY
	0.30%	0.30%

CERTIFICATE OF DEPOSIT		APY
6 Month .....	0.30%	0.30%
1 Year .....	(90)^	0.45%
2 Year .....	(90)	0.60%
3 Year .....	(120)	0.80%
4 Year .....	(150)	1.00%
5 Year .....	(180)	1.50%

^ Penalty for early withdrawal

MONEY MARKET	APR	APY
\$5,000 - \$25,000 .....	0.10%	0.10%
\$25,000 - \$50,000 .....	0.15%	0.15%
\$50,000 - \$100,000 .....	0.20%	0.20%
\$100,000 and over .....	0.25%	0.25%

## AUTO LOANS

**NEW VEHICLE LOANS** - 4 years or newer ..... as low as 2.79%\*

**USED VEHICLE LOANS** - 5 - 9 years old ..... as low as 2.79%\*  
 10 years & older ..... as low as 7.29%\*

**VACATION LOANS** - as low as 8.75%\*

\*APR is Annual Percentage Rate, APY is Annual Percentage Yield. Rates are effective as of  
**March 31, 2018**

Fees may reduce earnings. Rates are subject to change without notice. Additional restrictions may apply. For example, at 2.79% APR with 60 monthly payments of \$17.88 per \$1,000 borrowed on vehicles 2008 or newer.