

# Rates

## SHARES

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

## SHARE DRAFT

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

## IRA

	0.30%	0.30% APY
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## CERTIFICATE OF DEPOSIT - \$1,000 Minimum

	E.W.P	
6 Month		0.50% APY
1 Year	90	0.75% APY
2 Year	90	1.00% APY
3 Year	120	1.50% APY
4 Year	150	2.00% APY
5 Year	180	2.50% APY

E.W.P = Early Withdrawal Penalty

## MONEY MARKET

\$5,000 - \$25,000	0.15%	0.15% APY
\$25,000 - \$50,000	0.25%	0.25% APY
\$50,000 - \$100,000	0.30%	0.30% APY
Over \$100,000	0.35%	0.35% APY

**NEW VEHICLE LOANS** - 5 years or newer ..... As low as 3.79%\*

**USED VEHICLE LOANS** - 5 - 9 years old ..... As low as 3.79%\*  
10 years and older ..... 7.29%\*

**VACATION LOANS** - ..... 8.75%\*

\*APR is Annual Percentage Rate, APY is Annual Percentage Yield. Rates are effective as of **September 19, 2017.**

Fees may reduce earnings. Rates are subject to change without notice. Additional restrictions may apply. For example, at 3.49% APR with 60 monthly payments of \$18.19 per \$1,000 borrowed on vehicles 2008 or newer.

