



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 ¹ 16.74% - 24.00% Variable ¹
Credit Reserve	Revolving	14.90% Fixed
Auto Loans (Up to 20 years old)	Up to 96 Months	7.74% - 23.50% ²
Secured Loan (RVs, Boats, Motorcycles, etc.)	Up to 180 Months	7.99% - 21.25% ²
Home Equity Line of Credit	Revolving	8.75% - 15.25% Variable ³
Home Equity Loan	Up to 300 Months ⁴	7.75% - 14.00% Fixed
Personal Loan ⁵	Up to 180 Months	11.24% - 21.99%
Personal Home Improvement ⁶	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%

¹ 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.

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

³ 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.

⁴ Certain restrictions apply.

⁵ Actual annual percentage rate, terms, and dollar amount based upon many factors evaluated at the time of application, which may include, among other factors, borrower's credit history, loan terms, loan purpose, and any applicable administrative/processing fees. All loans are subject to credit review and approval. Other restrictions may apply.

⁶ Tax deductibility: Please consult a tax advisor regarding the deductibility of interest for home improvements. Terms 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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