



# CONSUMER LOAN RATE SCHEDULE

Rates effective 6/1/2022

ACCOUNT TYPE	TERMS	ANNUAL PERCENTAGE RATE (APR)
Credit Cards Platinum - Preferred Rate Platinum - Rewards	Revolving Revolving	9.24% - 18.24% Variable <sup>1</sup> 12.24% - 21.24% Variable <sup>1</sup>
Credit Reserve	Revolving	14.90% Fixed
Auto Loans (Up to 20 years old)	Up to 96 Months	3.74% - 19.50% <sup>2</sup>
Secured Loan (RVs, Boats, Motorcycles, etc.)	Up to 180 Months	4.24% - 17.50% <sup>2</sup>
Home Equity Line of Credit	Revolving	4.50% - 11.00% Variable <sup>3</sup>
Home Equity Loan	Up to 300 Months <sup>4</sup>	4.50% - 11.00% Fixed
Personal Loan	Up to 180 Months	7.49% - 18.24%
Personal Home Improvement	Up to 300 Months	6.00% - 7.25%
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%

<sup>1</sup> 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.

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

<sup>3</sup> 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.

<sup>4</sup> Certain restrictions apply.

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

Term based on amount financed. Other restrictions may apply.

APR	ESTIMATED MONTHLY PAYMENT	APR	ESTIMATED MONTHLY PAYMENT
3.99%	\$368.24, Payment based on \$20,000 60 month loan	12.25%	\$590.41, Payment based on \$30,000 72 month loan
4.49%	\$341.98, Payment based on \$15,000 48 month loan	5.24%	\$324.33, Payment based on \$20,000 72 month loan
3.24%	\$875.61, Payment based on \$30,000 36 month loan	9.99%	\$230.70, Payment based on \$5,000 24 month loan
8.00%	\$506.91, Payment based on \$25,000 60 month loan	8.24%	\$203.91, Payment based on \$10,000 60 month loan
4.49%	\$745.11, Payment based on \$60,000 96 month loan	6.50%	\$596.46, Payment based on \$80,000 240 month loan
5.49%	\$718.26, Payment based on \$50,000 84 month loan	5.50%	\$408.54, Payment based on \$50,000 180 month loan

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