

TYPE OF INVESTMENT		INTEREST RATES / TERMS		
Regular Shares (Minimum Required Shares \$5)		0.00% APR		
Vacation Club		0.00% APR		
Christmas Club Rate		0.15% APR		
Christmas Club (Early withdrawal fee per transaction)		\$15.00		
Share Draft		0.00% APR		
IRA Accounts (Minimum Deposit \$500.00)		0.15% APR		
Certificate of Deposit <b>Minimum Deposit \$10,000</b>				
18 Months		1.35% APR 1.357% APY		
36 Months		1.50% APR 1.508% APY		
LOANS		INTEREST RATES		
Personal Loans Secured		9.00% - 16.00%, No pre-paid penalty		
Loans		6.50%		
AUTO LOANS		INTEREST RATES		
New Vehicles (Under 2 years)		1.99% - 15.99%		
Used Vehicles		2.99% - 17.99%		
CREDIT CARD	MAX LIMIT	PURCHASES APR	BALANCE TRANSFER	CASH ADVANCES
VISA Platinum w/o Rewards	\$10,000	0.00% - 1.99% Intro APR for the first 6 months 9.99% - 13.99%	0% APR for 6 months 9.99% - 13.99%	17.99%
VISA Platinum w/ Rewards	\$10,000	0.00% - 1.99% Intro APR for the first 6 months 10.99% - 14.99%	0% APR for 6 months 10.99% - 14.99%	17.99%

\*Rates are disclosed as APR (annual percentage rate) and are current as of March 1st, 2017. Rates are subject to change.  
 The Board of Directors has declared dividend rates and corresponding Annual Percentage Yields, as shown on right, for the 1st Quarter 2017, on Share Accounts, Share Draft (Checking) Accounts, Certificate of Deposits, Christmas & Vacation Club Accounts, and IRA Accounts.