



Dividends Rate Schedule

Effective: 2/01/2025 Replaces 1/10/2025

Dividend Rate	APY*	Account Type	Balance Required	Compound Frequency
Regular Share Accounts				
0.05%	0.05%	Savings	\$100**	Monthly
Premier Share (Money Market) Accounts (Minimum Balance \$2,500)				
0.25%	0.25%	Savings	\$2,500+***	Monthly
0.50%	0.50%	Savings	\$10,000+	Monthly
0.75%	0.75%	Savings	\$25,000+	Monthly
1.05%	1.06%	Savings	\$50,000+	Monthly
1.25%	1.26%	Savings	\$100,000+	Monthly
KickStart Share Money Market Account (Minimum Balance \$1)†				
3.25%	3.30% - 3.30%	Savings	\$1 - \$2,499	Monthly
0.25%	3.30% - 1.07%	Savings	\$2,500 - \$9,999	Monthly
0.50%	1.07% - 0.50%	Savings	\$10,000+	Monthly
Select Share Money Market Account (Minimum Balance \$1 & Direct Deposit \$500)† + ‡‡				
2.50%	2.53% - 2.53%	Savings	\$1 - \$24,999	Monthly
2.75%	2.53% - 2.66%	Savings	\$25,000 - \$49,999	Monthly
3.00%	2.66% - 2.85%	Savings	\$50,000 - \$99,999	Monthly
3.05%	2.85% - 3.00%	Savings	\$100,000 - \$249,999	Monthly
3.20%	3.00% - 3.12%	Savings	\$250,000 - \$499,999	Monthly
3.20%	3.12% - 3.25%	Savings	\$500,000+	Monthly
Term Share Certificates****				
3.00%	3.04%	12 Months	\$2,500	Monthly
3.10%	3.15%	24 Months	\$2,500	Monthly
3.20%	3.25%	36 Months	\$2,500	Monthly
3.30%	3.35%	48 Months	\$2,500	Monthly
3.30%	3.35%	60 Months	\$2,500	Monthly
Youth Share Accounts & Club Accounts				
0.05%	0.05%	Savings	\$5**	Monthly
Dividend Checking Accounts				
0.05%	0.05%	Checking	\$2,500**	Monthly

* Annual Percentage Yield.

** Minimum average daily balance to obtain APY.

*** You must maintain a minimum balance of \$2,500 to avoid a dividend rate decrease.

**** Early withdrawal penalties apply.

† APY based on Blended Rate: Balances in each tier earn that tier's rate. See Truth-In-Savings for additional details.

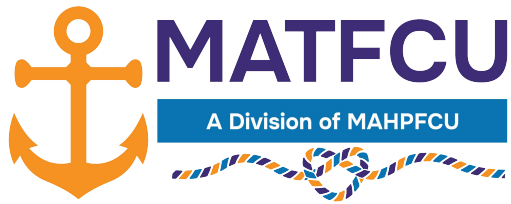
‡‡ APY based on meeting certain qualifications. Requires \$500 minimum Direct Deposit. If minimum Direct Deposit stops, the lower interest rate of 0.05% APY will be defaulted for that month. Variable blended interest rates will apply to your account balance. See Truth-In-Savings for additional details.

Rates are set by the Board of Directors and are subject to change



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Loan Rates

All Rates Disclosed = Annual Percentage Rate

Max Term	Vantage 740+	Vantage 720-739	Vantage 680-719	Vantage 640-679	Vantage 620-639	Vantage <620
New Auto Loan <i>(Under 8,000 miles)</i>						
48 Months	5.49%	5.99%	8.29%	9.49%	13.49%	13.99%
60 Months	5.99%	6.99%	8.49%	10.49%	13.99%	14.99%
72 Months	6.24%	7.49%	8.99%	11.49%	14.49%	15.49%
84 Months	6.59%	8.29%	9.49%	12.49%	15.49%	15.99%
Used Auto Loan						
48 Months	5.74%	6.24%	8.54%	9.74%	13.74%	14.44%
60 Months	6.24%	7.24%	9.24%	11.24%	14.24%	15.24%
72 Months	6.49%	7.74%	9.74%	11.74%	15.24%	15.74%
84 Months	6.79%	8.54%	10.24%	12.74%	15.74%	16.24%
Personal Loan						
60 Months	9.49%	10.99%	12.99%	13.99%	14.99%	15.99%
VISA Platinum - Rewards						
Revolving	11.99%	13.99%	15.99%	N/A	N/A	N/A
VISA Platinum - No Rewards						
Revolving	9.99%	11.99%	13.99%	15.99%	17.99%	17.99%
Motorcycle Loan						
48 Months	7.99%	8.99%	9.99%	10.99%	15.99%	18.00%
72 Months	8.99%	9.99%	10.99%	12.99%	16.99%	18.00%
Home Equity Line of Credit (HELOC)						
10 Year Draw + 15 Year Repayment	Prime - 0.50%	Prime	Prime + 1.00%	Prime + 2.00%	Prime + 3.00%	Prime + 4.00%
	Variable Rate tied to Prime Rate as published in the Wall Street Journal +/- Margin.					
	Rates shown based on a combined loan to value up to 70%. Restrictions may apply. Contact the Loan Department for additional information and options available.					
No Credit Check Required for Following Products						
Cash Infusion Loan						
3 Months	27% with automatic payments 28% without automatic payments					
Title Loan						
36 Months	18.00%					
Share Secured Loan						
60 Months	4.55%					
Certificate Secured Loan						
Term of Cert	Certificate Rate + 3.00%					

Rates Effective: 5/14/2025

Replaces: 10/4/2024 Rate Sheet