

Loan Rate & Fee Schedule



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Effective date: March 1, 2018

This schedule is intended for informational purposes only. Loan programs and rates are subject to change without notice, and this sheet does not serve as a guarantee of loan programs, rates, fees, credit approval, or conditions that may apply. Rates and terms are based on credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply. **The rates set forth on this sheet are subject to change without notice.**

| Product | Description | Term | Annual Percentage Rate (APR) |
|------------------------------|--|------------------|------------------------------|
| Automobile | New & Used purchase or refinance | up to 84 months | as low as 3.24% |
| Motorcycles | New & Used purchase or refinance | up to 72 months | as low as 4.99% |
| Recreational Vehicles | New & Used purchase or refinance | up to 180 months | as low as 4.99% |
| Boats | New & Used purchase or refinance | up to 180 months | as low as 6.99% |
| Unsecured | | up to 72 months | as low as 8.99% |
| Share Secured | Maximum amount is 90% of share balance | up to 120 months | 3% above Share Rate |
| Certificate Secured | Maximum amount is 90% of certificate balance | Term of CD | 3% above Certificate Rate |

Accounts above as of the Effective Date indicated above. The Credit Union may offer other rates in the future. If you have any questions or require current rate information on your accounts, please call the Credit Union.

| Loan Accounts Fee Disclosure (For Currently Offered Loan Programs. Fees are not all inclusive – for a complete list of fees, see your loan agreement.) | |
|---|------------------------|
| Loan Fees | |
| Loan Application Fee..... | Free |
| Loan Late Payment Fee (10 or More Days Late)..... | \$ 20.00 |
| Rapid Pay Loan Payment..... | \$ 10.00 |
| Automatic Transfer (autopay or ACH)..... | Free |
| ACH Origination NSF..... | \$ 25.00 for each item |
| *Third Party (i.e. Licensing,) Lien Perfection Fees will be assessed at the time the loan is processed. | |