



CONSUMER LOAN RATES

All rates are based on an evaluation of the member's individual credit history.

Your actual rate may vary.

CONSUMER LOANS			
Loan Type	Approximate Terms	APR as low as *	Effective Date
New Vehicles Model years 2011 or newer Not previously titled Miles less than 5,000 \$25,000 min loan amount	24 Months	1.99%	12/13/2011
	36 Months	2.49%	12/13/2011
	48 Months	2.49%	12/13/2011
	60 Months	2.74%	12/13/2011
	72 Months	3.04%	12/13/2011
	84 Months	6.24%	12/13/2011
Used Vehicles Model years 2012-2003 \$25,000 min loan amount	24 Months	1.99%	12/13/2011
	36 Months	2.49%	12/13/2011
	48 Months	2.49%	12/13/2011
	60 Months	2.74%	12/13/2011
	72 Months	3.04%	12/13/2011
	84 Months	6.24%	12/13/2011
New Motorcycles (Motorcycles, ATVs, Scooters, Mopeds) Model years 2011 or newer Not previously titled Miles less than 5,000	24 Months	5.75%	12/13/2011
	36 Months	6.00%	12/13/2011
	48 Months	6.00%	12/13/2011
	60 Months	6.25%	12/13/2011
	72 Months	6.25%	12/13/2011
Used Motorcycles (Motorcycles, ATVs, Scooters, Mopeds) Model years 2012-2003	24 Months	5.75%	12/13/2011
	36 Months	6.00%	12/13/2011
	48 Months	6.00%	12/13/2011
	60 Months	6.25%	12/13/2011
	72 Months	6.25%	12/13/2011
New Boats, Motors & Trailers Not previously titled	24 Months	5.75%	12/13/2011
	36 Months	6.00%	12/13/2011
	48 Months	6.00%	12/13/2011
	60 Months	6.25%	12/13/2011
	72 Months	6.75%	12/13/2011
	84 Months	7.75%	12/13/2011
	96 Months	7.75%	12/13/2011
Used Boats, Motors & Trailers Model years 2012-2003	24 Months	5.75%	12/13/2011
	36 Months	6.00%	12/13/2011
	48 Months	6.00%	12/13/2011
	60 Months	6.25%	12/13/2011
	72 Months	6.75%	12/13/2011
	84 Months	7.75%	12/13/2011
	96 Months	7.75%	12/13/2011
New & Used RVs (RVs, Motor Homes, Camping Trailers) Not previously titled 25% Min Down payment or 75% LTV Loans <\$25K Max term 84 Mos (New) and 72 Mos (Used) Loans >\$25K Max term is 120 (New/Used)	24 Months	7.00%	12/13/2011
	36 Months	7.00%	12/13/2011
	48 Months	7.00%	12/13/2011
	60 Months	7.25%	12/13/2011
	72 Months	7.50%	12/13/2011
	84 Months	7.50%	12/13/2011
	96 Months	8.00%	12/13/2011
	120 Months	8.00%	12/13/2011

Personal Signature Loans <\$5K Max term 36 Mos Loans >\$5K Max term 60 Mos	24 Months	8.74%	12/13/2011
	36 Months	9.24%	12/13/2011
	48 Months	9.74%	12/13/2011
	60 Months	10.24%	12/13/2011
Personal Signature Line of Credit¹	Revolving Term	7.75%	12/13/2011

SAVINGS SECURED LOANS			
Loan Type	Approximate Terms	Adjustable	Effective Date
Share/Savings Secured² <small>Variable rate (Fully secured against primary savings) Rates may be increased or decreased on the existing unpaid balances</small>	Up to 60 Months	2.00% <small>(Above the current primary savings account earnings rate)</small>	12/13/2011
Certificate Secured³ <small>(Fully secured until certificate maturity)</small>	Up to 60 Months	2.00% <small>(Above the highest earnings rate on the certificate)</small>	12/13/2011

* APR As Low As includes rate discounts for ACH payments, protection coverage (CL and CD) and/or Loan to Value (LTV) up to 0.75% off standard rate.

¹ Personal Signature Line of Credit minimum payment will be 3% of the outstanding balance or \$25.00, whichever is greater. Advances will be granted in increments of \$50.00. The Line of Credit annual fee is \$10.00.

²Share/Savings Secured: The Annual Percentage Rate (APR) for share/savings secured advances will be 2% above the current dividend rate being paid on the primary savings account which may vary.

³Certificate Secured: The Annual Percentage Rate (APR) will be the dividend rate being paid on the certificate being offered as security plus 2%. The advance will be made for the length of the certificate only. The certificate must be renewed until the advance is completely paid. Failure to renew the certificate will result in default under the Plan. When the certificate is renewed the APR will change to reflect the new dividend rate. IRA Certificates and Certificates under a Trust Account are not eligible to be pledged as collateral for a Certificate Secured Subaccount.

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