

RATE SHEET AS OF JANUARY 15, 2019

SAVINGS:

CD's \$500.00 Minimum	<u>APR</u>	<u>APY</u>
6 Months	1.60%	1.61%
12 Months	1.85%	1.86%
30 Months	2.45%	2.47%
60 Months	2.85%	2.88%
Daily Action .25%		
Shares .25%		
Share Draft .10%		
IRA Share Account .50		

LOANS:**

AUTO'S*

NEW:

(under 10,000 miles) credit score of 600+

60 Months 3.25%

72 Months 3.75%

84 Months 4.15%

USED:

credit score of 600+ Year Model 2012 – 2018

60 Months 3.60%

72 Months 3.85%

48 Months 4.00% Year Model 2006 - 2011

*Up to 90% retail value for credit score of 675+

Up to 80% retail value for credit score of 600+

ANTIQUÉ AUTOS:

7.25% for 48 months (25 years and older)

BOATS, MOTORCYCLES, ATV, FARM EQUIPMENT*

4.75%- up to 72 months 2011 – 2018 up to \$10,000.00

SIGNATURE LOAN:

12.0% up to 24 months (up to \$2,000.00)

14.4% up to 36 months (up to \$2,500.00)

SPRING BREAK LOAN

10.0% up to \$1000.00 (January, February, March)

HOME IMPROVEMENT LOAN

10.0% up to \$5,000.00 (Available April, May June)

Any Reason Loan

\$3,500.00 Maximum credit score of 600 +; 12 months @ 7.0%
24 months @ 8.0%

SHARE SECURED

2% above CD rate & 3% above Share or Daily Action rate

LAWN MOWER

Up to \$5,000.00 @ 5% for 36 months

MULTI-PURPOSE LOAN

5.90% - \$10,000.00 min. \$45,000.00 max; up to 84 months

****with approved credit. Must meet certain requirements. Rates can change without notice.**

MORTGAGE RATES

NMLS#653469

AS OF JANUARY 15, 2019

FIXED RATE MORTGAGES:

7 year	3.50%	A.P.R.	Not offered
15 year	4.00%	A.P.R.	Not offered
20 year	4.75%	A.P.R.	Not offered

ADJUSTABLE RATE MORTGAGE: (ARM): minimum credit score 600

5/1/30	3.15%	A.P.R.	ARM, fixed rate (5) years. Variable rate beginning (6 th) year. Amortize up to 30 years. Loan will balloon (20th) year. <u>Primary residence</u>. Up to 2% change on variable no more than 6% over the loan life.
5/5/5	3.29%	A.P.R.	ARM, fixed rate (5) years. Change date beginning (6 th) year. Amortize up to 15 years. <u>Primary residence</u>. Up to 2% change on rate no more than 6% over the loan life.
5/5/5	3.79%	A.P.R.	ARM, fixed rate (5) years. Change date (6 th) year. Amortize up to 30 years, balloon 20th year. <u>Primary residence</u>. Up to 2% change on rate no more than 6% for the life of the loan.
20 year	5.00%	A.P.R.	ARM, fixed rate (5) years. Adjustable rate beginning (6 th) year. Amortize up to 20 years. Up to 2% change on rate no more than 6% over the loan life.
20 year	5.00%	A.P.R.	LAND PURCHASE/REFINANCE: Up to 80% of appraisal. Up to 20 years maximum. Maximum dollar amount of \$100,000.00

Home Equity:

Up to 80% of appraisal less 1st mortgage balance. **Primary residence only.**
15 year - 5.00%A.P.R. Adjustable rate. Can change quarterly.