

**Loan Rates**

The following rates are effective as of **February 1, 2012** and are subject to change without notice

<b>Consumer Loans</b>				
<b>Type</b>	<b>Term</b>	<b>Interest rate</b>	<b>APR</b>	
<b>Share secured loan</b>	1 year	3.00%	3.00%	
ALL CERTIFICATE OF DEPOSIT SECURED LOANS CALL FOR DETAILS	2 year	3.25%	3.25%	
	3 year	3.50%	3.50%	
	4 year	3.75%	3.75%	
	5 year	4.25%	4.25%	
<b>Unsecured Consumer Loans (All Loan Rates and Terms are subject to Full Credit Review)</b>				
<b>FICO Score</b>		<b>Interest Rate</b>	<b>APR</b>	
725+	A+ SCORE	5.50%	5.50%	<b>UP TO \$20,000 5 YRS MAX</b>
700-724	A SCORE	6.50%	6.50%	<b>UP TO \$20,000 5 YRS MAX</b>
650-699	B SCORE	7.50%	7.50%	<b>UP TO \$15,000 5 YRS MAX</b>
600-649	C SCORE	10.00%	10.00%	<b>UP TO \$15,000 5 YRS MAX</b>
599 OR LESS	D SCORE	14.00%	14.00%	<b>UP TO \$5,000 3 YRS MAX</b>
<b>Unsecured Consumer Loan Special</b>			<b>Interest Rate</b>	<b>APR</b>
Vacation and Holiday Loans		MAX \$2500.00-1 YR REPAY	6.500%	6.500%
Overdraft			14.00%	14.00%
<b>Unsecured Line of Credit (All Loan Rates and Terms are subject to Full Credit Review)</b>				
<b>FICO Score</b>		<b>Interest Rate</b>	<b>APR</b>	
725+	A+ SCORE	7.00%	7.00%	
700-724	A SCORE	8.00%	8.00%	
650-699	B SCORE	10.00%	10.00%	
600-649	C SCORE	13.00%	13.00%	
599 OR LESS	D SCORE	Not Available		
<b>(All Loan Rates and Terms are subject to Full Credit Review)</b>				
<b>Motorcycles:</b> 1 to 5 years same as New Auto Rate + .50% ( New Only)				
<b>New Auto:</b> A – B CREDIT SCORE 0 DOWN – C – D 10% DOWN				
<b>FICO Score</b>				
<b>Term:</b>	<b>(A SCORE)</b>	<b>(B SCORE)</b>	<b>(C SCORE)</b>	<b>(D SCORE)</b>
1 years	4.00%	5.00%	6.50%	8.00%
2 years	4.25%	5.25%	6.75%	8.25%
3 years	4.50%	5.50%	7.00%	8.50%
4 years	4.75%	5.75%	7.25%	8.75%
5 years	5.00%	6.00%	7.50%	10.00%
6 years	5.50%	6.50%	8.00%	Not Available
<b>Used Auto: 10% DOWN (KELLY BLUE BOOK LOAN VALUE)</b>				
*USED CAR LOAN MUST BE FIVE YEARS OR NEWER				
<b>Term:</b>	<b>(A SCORE)</b>	<b>(B SCORE)</b>	<b>(C SCORE)</b>	<b>(D SCORE)</b>
1 years	4.50%	5.50%	10.00%	11.00%
2 years	6.00%	7.00%	11.00%	12.00%
3 years	6.50%	7.50%	12.00%	13.00%
4 years	7.00%	8.00%	13.00%	14.00%
5 years	7.00%	8.00%	13.00%	14.00%
<b>Please inquire about our Home Equity Loans, Second Mortgages and First Mortgages.</b>				