

Loan Rates

The following rates are effective as of MARCH 01, 2010 and are subject to change without notice

Consumer Loans				
Type	Term	Interest rate	APR	
Share secured loan	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%	
Unsecured Consumer Loans				
FICO Score		Interest Rate	APR	
725+	A+ SCORE	6.00%	6.00%	OVER 7 YEARS 9% MAX \$25,000
650-724	A SCORE	7.00%	7.00%	OVER 7 YEARS 10% MAX \$25,000
620-649	B SCORE	8.00%	8.00%	UP TO 7 YEARS ONLY MAX \$25,000
600-619	C SCORE	10.00%	10.00%	UP TO 7 YEARS ONLY MAX \$15,000
599 OR LESS	D SCORE	14.00%	14.00%	UP TO 7 YEARS MAX \$5,000
Unsecured Consumer Loans			Interest Rate	APR
Vacation and Holiday Loans			6.500%	6.500%
Overdraft			14.00%	14.00%
Unsecured Line of Credit				
FICO Score		Interest Rate	APR	
725+	A+ SCORE	7.00%	7.00%	
650-724	A SCORE	8.00%	8.00%	
620-649	B SCORE	10.00%	10.00%	
600-619	C SCORE	13.00%	13.00%	
599 OR LESS	D SCORE	Not Available		
ASK ABOUT OUR WINTER CAR LOAN SPECIAL				
Motorcycles: 1 to 5 years same as New Auto Rate + .50% (New Only)				
New Auto: A – B CREDIT SCORE 0 DOWN – C – D 10% DOWN				
FICO Score				
Term:	(A SCORE)	(B SCORE)	(C SCORE)	(D SCORE)
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
Used Auto: 10% DOWN (KELLY BLUE BOOK LOAN VALUE)				
*USED CAR LOAN MUST BE FIVE YEARS OR NEWER				
Term:	(A SCORE)	(B SCORE)	(C SCORE)	(D SCORE)
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%
SECOND MORTGAGE: 15 YEARS ONLY, FIX 5.50%				
HELOC PRIME PLUS 1 ONE YEAR ADJUSTABLE				
FIRST MORTGAGES: 1 YEAR ARM PRIME PLUS 1				
5 YEAR ARM PRIME PLUS 1.50				

