

Share Savings Account Dividend Rates



Regular Shares	Dividend	APY*
(\$25 Minimum Deposit Required)	****	
\$25.00 to 2,499.99	0.20%	0.20%
\$2,500 to 9,999.99	0.25%	0.25%
\$10,000 to 25,000	0.25%	0.25%
\$25,000.01 to \$100,000	0.30%	0.30%
\$100,000.01 to \$250,000	0.65%	0.65%
\$250,000.01 +	0.75%	0.75%
Summer Savers \$.00 Min- \$5k max	0.20%	0.20%
Christmas Club \$.00 Min - \$5k max	0.20%	0.20%
Share Draft \$.00 Min	0.10%	0.10%
Kids Club Accounts \$25.00 Min	0.20%	0.20%

*APY = Annual Percentage Yield. Rates accurate as of July 17, 2023. Share Savings and Draft Dividends are calculated on the average daily balance. Share Savings are compounded and posted semi-annually. Draft dividends are posted monthly.

Certificates of Deposit

NCUA

Certificate Term \$500 min	APR	APY*
6 Month	3.10%	3.12%
12 Month	3.25%	3.29%
18 Month	3.50%	3.55%
24 Month	3.75%	3.81%
36 Month	3.85%	3.92%
48 Month	3.50%	3.56%
60 Month	3.25%	3.30%

^{*}Annual Percentage Yield (APY) shown here is as of July 17, 2023. Fees, service charges, and withdrawals may reduce earnings. Early withdrawal penalties may be assessed. Contact an employee for further information regarding applicable fees and terms. A complete account disclosure is available. The APY assumes interest will remain on deposit. Minimum deposit for all regular CDs is \$500 to open.

Certificate Specials

Tyme					
_	Certificate	Min Balance	Rate APR	Penalty	Available
	12m	\$ 2,000.00	4.99%	180 days	7/17/2023
	18m	\$ 2,000.00	5.20%	180 days	7/17/2023

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	Manager	approval	reguired	덛	599-580		N/A	N/A	N/A	N/A	N/A
				Œ	650-600		5.75	6.5	8.5	8.5	
				Э	699-651		5.5	6.25	8.25	8.25	
				B	700-749		5.25	5.99	7.99	7.99	
cials				A	750+		4.99	5.99	7.99	7.99	
Loan Specials				Maga	LEKIM	in the second	36 months	48 months	60 months / 72 months	84 months (over 25k)	ADD 1% to new
				4 20.4	YEAK		New (2024-2022)				Used (2022-older)
					LOAN LYPE		Boats/MC/ATV/UTV/ Dirt Bikes/Jet Skis				Boats/MC/ATV/UTV/ Dirt Bikes/Jet Skis
		•									

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N/A	N/A	N/A	N/A	N/A
5.75	6.5	8.5	8.5	
5.5	6.25	8.25	8.25	
5.25	5.99	7.99	7.99	
4.99	5.99	7.99	7.99	
36 months	48 months	60 months / 72 months	84 months (over 25k)	ADD 1% to new
New (2024-2022)				Used (2022-older)
Farm Equip/Utility Trailers		ı		Boats/MC/ATV/UTV/ Dirt Bikes/Jet Skis

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Board of Education Loan Specials Not to be combined with other specials. Proof of employment with ROE required.

Not to be co	ombined with	other specials.	Proof of	femplo	yment w	ith BOE	require	d
LOAN TYPE	YEAR	TERM		A 750+	B 700-749	C 699-651	D 650-600	E 599-580
New Auto	2023-2022	48 mths - 4 years				9		N/A
		60 mths - 5 years		78	1%).5%).5%	N/A
		72 mths - 6 years		less 1%	less 1%	less 0.5%	less 0.5%	N/A
		84 mths - 7 years	· - ·		_		- i	N/A
Used Auto	2021-2017	48 mths - 4 years			_	\o	\o	N/A
		60 mths - 5 years		less 1%	less 1%	less 0.5%	less 0.5%	N/A
		72 mths - 6 years		ess	ess) ss	ss (N/A
		84 mths - 7 years			Ť	<u>e</u>	le le	N/A
	2016-2012	48 mths - 4 years						N/A
		60 mths - 5 years		%	less 1%	less 0.5%	less 0.5%	N/A
		72 mths - 6 years		less 1%	SS	0 ss	0 88	N/A
		84 mths - 7 years		le	2	les les	les	N/A
								1 1122
	2011 or older	48 mths - 4 years	· · · · · ·			%	%	N/A
		60 mths - 5 years		75	1%	0.5	0.5	N/A
		72 mths - 6 years		less 1%	less 1%	less 0.5%	less 0.5%	N/A
		·					-	
New Motorcycle	2023-2022				same as r	egular auto)	
Used Motorcycle	2021 or older				same as r	egular auto) 	
		<u></u>		•			<u> </u>	
Off Road ATV/UTV,								
Dirt Bike, Jet Ski	2022 2022					1 .	<u></u>	
New Used	2023-2022 2021 or older					egular auto egular auto		
L					Same as I	egulai autt	,	<u> </u>
Boats, RV, Lawn &							·	
Farm Equipment, Utility Trailer								
New	2023-2022	60 mths - 5 years		,0	,o	2%	2%	N/A
		72 mths - 6 years	,	3 19	3 19	0 %	less 0.5%	N/A
	over \$25k	84 mths - 7 years		less 1%	less 1%	less 0.5%	less	N/A
TIo - 3	2021 2017	4041						NT/4
Used	2021-2017	48 mths - 4 years						N/A

60 mths - 5 years

72 mths - 6 years

84 mths - 7 years

over \$25k

less 0.5%

less 1%

less 0.5%

N/A

N/A

N/A

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Credit Builder max \$500 w/o credit	Max \$500.00	12 mths - 1 year			less 1%		
Personal Signature Loans	Max \$3,000.00 Max \$5,000.00	36 mths - 3 years 48 mths - 4 years 60 mths - 5 years	less 1%	less 1%	less 1%	less 1%	N/A N/A N/A
	Max \$7,500.00	36 mths - 3 years 48 mths - 4 years 60 mths - 5 years	less 1%	less 1%	less 1%	N/A N/A N/A	N/A N/A N/A

* MUST CARRY FULL COVERAGE INSURANCE - MAX \$500 DEDUCTIBLE * TERMS BASED ON VEHICLE YEAR, CONDITION AND MILEAGE

* TAX, LICENSE, TRANSFER FEE & INSURANCE MAY BE INCLUDED IN ALL AUTO LOANS

* CREDIT SCORE OVER 700 TO QUALIFY FOR ACCUMULATED TOTAL OF UNSECURED LOANS OVER \$10,000

* MAXIMUM FINANCE W/ BACKEND 125% LTV

* MANAGER APPROVAL REQUIRED FOR ALL "E" PAPER LOANS

*NO CREDIT SCORE = C PAPER

* SOME EXCEPTIONS MAY APPLY TO ALL LOANS

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Retired Teacher Loan Specials

Not to be combined with other specials. Proof of employment with BOE required

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LOAN TYPE	YEAR	TERM	A 750+	B 700-749	C 699-651	D 650-600	E 599-580
New Auto	2021-2022	48 mths - 4 years			· o	9	N/A
- "		60 mths - 5 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A
		72 mths - 6 years] °0.	s 0.	30.	0.0	N/A
		84 mths - 7 years] es	les	Jes	Test	N/A
Used Auto	2016-2020	48 mths - 4 years	<u> </u>			. 0	N/A
<u> </u>		60 mths - 5 years	1 %	%	25%	25%	N/A
		72 mths - 6 years	6	0.5	0.7	0.7	N/A
	over \$15,000	84 mths - 7 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A
	2010-2015	48 mths - 4 years		<u> </u> 			N/A
	2010 2013	60 mths - 5 years	%	%	5%	5%	N/A
		72 mths - 6 years	0.5	0.5	0.2	0.2	N/A
		84 mths - 7 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A

	2009 or older	48 mths - 4 years	less 0.5%	less 0.5%	less 0.259	less 0.259	N/A
		60 mths - 5 years		0 %	0 sg	0 88	N/A
	· · · · · · · · · · · · · · · · · · ·	72 mths - 6 years	<u>E</u>	<u> </u>	<u>le</u>	les	N/A
New Motorcycle	2021-2022			s regular aı			
Used Motorcycle	2020 or older		same a	s regular aı I	ato I		1
				<u> </u>	<u> </u>		
Off Road ATV/UTV, Dirt Bike, Jet Ski							
New	2021-2022		same a	s regular au	ıto		
used	2020 or older		same a	s regular aı	ıto		
					to garage		
Boats, RV, Lawn & Farm Equipment, Utility Trailer							
	2021-2022	60 mths - 5 years	<u> </u> %	%	%;	%	N/A
			0.5	0.5	0.25	0.25	
New		72 mths - 6 years	less 0.5%	less 0.5%	less 0.25%	less 0.25%	N/A
	over \$25k	84 mths - 7 years					N/A
Used	2020 or older	48 mths - 4 years			200	%	N/A

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		60 mths - 5 years	2%	5%	259	259	N/A
		72 mths - 6 years	s 0.	s 0.	s 0.	s 0.	N/A
	over \$25k	84 mths - 7 years	les	less	less	less	N/A
						to the second of	
Credit Builder							

Credit Builder max \$500 w/o credit	Max \$500.00	12 mths - 1 year		T	less 0.05	%	1
Personal Signature Loans	Max \$3,000.00 Max \$5,000.00	36 mths - 3 years 48 mths - 4 years 60 mths - 5 years	less 0.5%	less 0.5%	less 0.5%	less 0.5%	N/A N/A
	Max \$7,500.00	36 mths - 3 years 48 mths - 4 years 60 mths - 5 years	less 0.5%	less 0.5%	less 0.5%	N/A N/A N/A	N/A N/A N/A

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