

SAVINGS RATES							
SHARE & MY \$SMART MONEY				PRIME TIME			
Balance Requirement	Rate	APY		Balance Requirement	Rate	APY	
\$5.00 - \$24,999.99	0.10%	0.10%		\$1,000 and above	0.20%	0.20%	
\$25,000 and above	0.10%	0.10%			MONEY MARKET		
CHRISTMAS CLUB				\$2,500 - \$24,999.99	0.15%	0.15%	
\$5.00 and above	0.50%	0.50%		\$25,000 and above	0.20%	0.20%	
KASASA ACCOUNTS							
KASASA SAVER				KASASA CASH			
\$5.00 - \$25,000	0.85%	0.85%		\$5.00 - \$25,000	4.89%	5.00%	
\$25,000.01 and above	0.75%	0.75%		\$25,000.01 and above	0.76%	0.76%	
Non-Qualified	0.06%	0.06%		Non-Qualified	0.06%	0.06%	
CERTIFICATE OF DEPOSIT (CD)							
Term	Balance Requirement	Rate	APY	Term	Balance Requirement	Rate	APY
6 Month	\$1,000 - \$74,999.99	3.93%	4.00%	6 Month	\$75,000 and above	4.02%	4.10%
12 Month	\$1,000 - \$74,999.99	4.07%	4.15%	12 Month	\$75,000 and above	4.17%	4.25%
15 Month	\$1,000 - \$74,999.99	4.17%	4.25%	15 Month	\$75,000 and above	4.27%	4.35%
18 Month	\$1,000 - \$74,999.99	4.41%	4.50%	18 Month	\$75,000 and above	4.51%	4.60%
24 Month	\$1,000 - \$74,999.99	4.07%	4.15%	24 Month	\$75,000 and above	4.17%	4.25%
36 Month	\$1,000 - \$74,999.99	3.59%	3.65%	36 Month	\$75,000 and above	3.69%	3.75%
48 Month	\$1,000 - \$74,999.99	3.35%	3.40%	48 Month	\$75,000 and above	3.45%	3.50%
60 Month	\$1,000 - \$74,999.99	2.96%	3.00%	60 Month	\$75,000 and above	3.06%	3.10%
IRA PRODUCTS							
IRA SHARE ACCOUNTS							
\$5.00 - \$24,999.99		0.10%	0.10%	\$25,000 and above		0.10%	0.10%
IRA CERTIFICATES							
6 Month	\$1,000 - \$74,999.99	3.93%	4.00%	6 Month	\$75,000 and above	4.02%	4.10%
12 Month	\$1,000 - \$74,999.99	4.07%	4.15%	12 Month	\$75,000 and above	4.17%	4.25%
24 Month	\$1,000 - \$74,999.99	4.07%	4.15%	24 Month	\$75,000 and above	4.17%	4.25%
36 Month	\$1,000 - \$74,999.99	3.59%	3.65%	36 Month	\$75,000 and above	3.69%	3.75%
48 Month	\$1,000 - \$74,999.99	3.35%	3.40%	48 Month	\$75,000 and above	3.45%	3.50%
60 Month	\$1,000 - \$74,999.99	2.96%	3.00%	60 Month	\$75,000 and above	3.06%	3.10%
YOUTH CERTIFICATE OF DEPOSITS							
6 Month	\$500 and above		3.93%				4.00%
12 Month	\$500 and above		4.17%				4.25%
24 Month	\$500 and above		4.17%				4.25%
LOAN RATES (**Rates with Automatic Payment)							
AUTOS & MOTORCYCLES				Rates as low as:			
NEW AUTO & MOTORCYCLE* (2024 – 2023)				**5.24%			
USED AUTO & MOTORCYCLE* (2024 – 2020) TIER 1				**5.49%			
USED AUTO & MOTORCYCLE* (2019 – 2018) TIER 2				**6.04%			
USED AUTO & MOTORCYCLE* (2017 AND OLDER) TIER 3				**7.09%			
UNSECURED LOANS				**12.74%			
SHARE SECURED				3.30% Above Pledged Shares			
SHARE CERTIFICATE SECURED				2.30% Above Pledged Share Certificate			
*For Motorcycles, add 1.00% to the base Auto Loan Rate							
MORTGAGE RATES (*Subject to Change Daily*)							
15 OR 30 Year Fixed		1 Year, 3 Year OR 5 Year Adjustable		Home Equity – Up to 15 Year fixed			
MASTERCARD RATES							
Card Type (25 Day Grace Period)				Rates as low as:			
Platinum MasterCard				*14.00%			
Share Secured MasterCard				*14.50%			
Rewards MasterCard (\$25 Annual Fee)				*16.99%			
Note: Loan rates and Term deposit rates are subject to change				*APR = Annual Percentage Rate			
Note: Early withdrawal penalties apply to all term deposits				*APY = Annual Percentage Yield			

Federally Insured by NCUA

