

VEHICLE LOANS			
	Up to 3 Years	4 Years	5 Years
Cars, Trucks, Vans <i>(Add 0.25% to rates for autos, motorcycles and boats when you decline automatic payments and do not have an active Capital checking account.)</i>			
2005 & Newer	*As low as: 4.44%	*As low as: 4.74%	*As low as: 4.74%
2002 - 2004	*As low as: 6.49%	*As low as: 6.49%	*As low as: 6.49%
1998 - 2001	*As low as: 6.99%	*As low as: 6.99%	-----
ATVs, Boats, Campers, Cycles, & Personal Watercraft			
2005 & Newer:	*As low as: 4.44%	*As low as: 4.74%	*As low as: 4.74%
2002 - 2004	*As low as: 6.49%	*As low as: 6.49%	*As low as: 6.49%
1998 - 2001	*As low as: 6.99%	*As low as: 6.99%	-----
REAL ESTATE LOANS <i>(Home Loans and Home Construction Loans: 20% down, no points, no prepayment penalty, biweekly payments available.)</i>			
	Term	APR	
Mortgages			
Fixed	10 Years	6.00%	
	15 Years	6.125%	
	ARM		
ARM	3 Years	5.75%	
	5 Years	5.875%	
	7 Years	6.00%	
	10 Years	6.125%	
	12 Years	6.25%	
	15 Years	6.375%	
Home Equity			
Fixed	5 Years or less	5.65%	
Adjustable Rate	6 - 10 Years	5.65%	
	11 - 15 Years	6.25%	
Line of Credit	Set at Prime Rate, currently 5.00%		
Rental Property Loans: Up to 25 years	Several options are available ranging from: Prime to Prime - .50		
Vacation Home			
Well and Septic	Up to 15 Years	6.125%	
Well and Septic	Up to 25 Years	6.75%	
No Well and Septic	15 Years	9.75%	
Land Loans			
Residential		6.75%	
Other Land		9.90%	
OTHER LOANS			
Certificate or Share Secured Loans	5.00% or 2.00% over Certificate rate <i>(higher of the two)</i>	MasterCard, VISA or Student Visa	14.88%
Kwik Cash	13.00%	Platinum Visa	9.99% w/out rewards 11.99% with rewards

Lending Disclosure: All rates are based on an Annual Percentage Rate (APR). Rate is determined by your credit score and account relationship. Rates are subject to change without notice. Equal Housing/Opportunity Lender. Additional terms and rates are available. Please see a Loan Officer for more information.

	Dividend Rate	APY	Minimum Balance
Share			
<i>Prime Share</i>	1.00%	1.00%	\$25
<i>Share Draft</i>	0.65%	0.65%	\$500
<i>Vacation Club</i>	1.00%	1.00%	\$25
<i>You Name It</i>	1.00%	1.00%	\$25
<i>Property Tax</i>	1.00%	1.00%	\$25
<i>Holiday Club</i>	1.00%	1.00%	\$25
Money Market <i>If the required minimum balance falls below \$5,000 the dividend rate will be adjusted to 0.50% (0.50% APY)</i>			
<i>\$25,000</i>	2.67%	2.70%	\$25,000
<i>\$10,000</i>	1.99%	2.00%	\$10,000
<i>\$5,000</i>	1.69%	1.70%	\$5,000
Share Certificate - \$1,000 Minimum			
<i>48 Months</i>	3.45%	3.50%	\$1,000
<i>24 Months</i>	3.21%	3.25%	\$1,000
<i>18 Months</i>	3.16%	3.20%	\$1,000
<i>12 Months</i>	3.06%	3.10%	\$1,000
<i>6 Months</i>	2.58%	2.60%	\$1,000
<i>30, 60, 90 Days</i>	1.49%	1.50%	\$1,000
Share Certificate - \$5,000 Minimum			
<i>30 Months</i>	3.26%	3.30%	\$5,000
<i>20 Months</i>	3.21%	3.25%	\$5,000
<i>15 Months</i>	3.16%	3.20%	\$5,000
<i>10 Months</i>	3.11%	3.15%	\$5,000
<i>9 Months</i>	3.11%	3.15%	\$5,000
<i>8 Months</i>	3.11%	3.15%	\$5,000
Share Certificate - \$10,000 Minimum			
<i>27 Months</i>	3.26%	3.30%	\$10,000
<i>18 Months</i>	3.21%	3.25%	\$10,000
<i>11 Months</i>	3.16%	3.20%	\$10,000
IRA Share Certificate			
<i>48 Months Fixed</i>	3.65%	3.70%	\$500
<i>36 Months Fixed</i>	3.26%	3.30%	\$500
<i>24 Months Fixed</i>	3.21%	3.25%	\$500
<i>12 Months Fixed</i>	3.06%	3.10%	\$500
<i>Variable Rate</i>	2.33%	2.35%	\$5
Health Savings Share Draft Accounts <i>If the required minimum balance falls below \$500 the dividend rate will be adjusted to 0.00% (0.00% APY)</i>			
<i>\$10,000.00 and higher</i>	2.77%	2.80%	\$10,000
<i>\$5,000.00 - \$9,999.99</i>	1.98%	2.00%	\$5,000
<i>\$3,000.00 - \$4,999.99</i>	1.49%	1.50%	\$3,000
<i>\$500.00 - \$2,999.99</i>	1.00%	1.00%	\$500

Investment Disclosure: The above information reveals the account name, term, minimum balance required, dividend rate, Annual Percentage Yield (APY) and comparable compounding term. The APY and dividends remain in the account until maturity. A withdrawal or transfer of funds will reduce earnings. Disclosure on fees, transaction limitations and minimum balance are contained in our Account Disclosures. Rates are subject to change without notice. Savings federally insured to at least \$100,000 by the National Credit Union Administration, a U.S. Government Agency. IRAs are separately insured to \$250,000. For more information on our investment opportunities, please call a Member Service Representative at any of our locations.

