

VEHICLE LOANS			
	Up to 3 Years	4 Years	5 Years
<b>Cars, Trucks, Vans</b> (Add 0.25% to rates for autos, motorcycles and boats when you decline automatic payments and do not have an active Capital checking account.)			
2008 & Newer	*As low as: 2.74%	*As low as: 2.74%	*As low as: 2.74%
2006 - 2007	*As low as: 4.24%	*As low as: 4.24%	*As low as: 4.49%
2000 - 2005	*As low as: 4.99%	*As low as: 4.99%	*As low as: 5.99%
<b>ATVs, Boats, Campers, Cycles, &amp; Personal Watercraft</b>			
2008 & Newer	*As low as: 2.74%	*As low as: 2.74%	*As low as: 2.74%
2006 - 2007	*As low as: 4.24%	*As low as: 4.24%	*As low as: 4.49%
2000 - 2005	*As low as: 4.99%	*As low as: 4.99%	*As low as: 5.99%
2009 & Newer (Boats Only):	6 Years: *As low as: 2.89%	7 Years: *As low as: 4.19%	
2008 (Boats Only):	6 Years: *As low as: 2.99%	7 Years: *As low as: 4.19%	
<b>REAL ESTATE LOANS</b> (Home Loans and Home Construction Loans: no points, no prepayment penalty, biweekly payments available.)			
	Term	APR	
<b>Mortgages</b>			
<b>Fixed</b>	5 Years	3.99%	
	7 Years	4.50%	
	15 Years	4.65%	
<b>ARM</b>	3 Years	25 Years	3.50%
	5 Years	25 Years	3.75%
	7 Years	25 Years	4.50%
	10 Years	25 Years	5.07%
<b>Home Equity</b>			
<b>Fixed</b>	5 Years or less	3.99%	
<b>Adjustable Rate</b>	6 - 10 Years	4.49%	
	11 - 15 Years	5.49%	
<b>Line of Credit</b>	Set at Prime Rate, currently 3.25%		
<b>Rental Property Loans: Up to 25 years</b>	Several options are available starting at 5.00%		
<b>Vacation Home</b>			
<b>Well and Septic</b>	Up to 15 Years	5.25%	
<b>Well and Septic</b>	Up to 25 Years	6.00%	
<b>No Well and Septic</b>	15 Years	9.75%	
<b>Land Loans</b>			
<b>Residential</b>		4.49%	
<b>Other Land</b>		7.50%	
<b>OTHER LOANS</b>			
<b>Certificate or Share Secured Loans</b>	5.00% or 2.00% over Certificate rate (higher of the two)	<b>MasterCard, VISA or Student Visa</b>	14.88%
<b>Kwik Cash</b>	13.00%	<b>Platinum Visa</b>	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
<b>Share</b>			
Prime Share	0.40%	0.40%	\$25
Share Draft	0.25%	0.25%	\$500
Vacation Club / You Name It Property Tax / Holiday Club	0.40%	0.40%	\$25
<b>Business Share and Share Draft</b> <i>If the required minimum balance falls below \$2,000 any time during the month, no dividends will be earned</i>			
\$50,000.00 and higher	0.60%	0.60%	\$50,000
\$25,000.00 - \$49,999.99	0.50%	0.50%	\$25,000
\$2,000.00 - \$24,999.99	0.45%	0.45%	\$2,000
<b>Money Market</b> <i>If the required minimum balance falls below \$5,000 the dividend rate will be adjusted to 0.30% (0.30% APY)</i>			
\$25,000	0.70%	0.70%	\$25,000
\$10,000	0.55%	0.55%	\$10,000
\$5,000	0.50%	0.50%	\$5,000
<b>Share Certificate - \$1,000 Minimum</b>			
48 Months	1.99%	2.00%	\$1,000
24 Months	1.29%	1.30%	\$1,000
18 Months	1.04%	1.05%	\$1,000
12 Months	1.00%	1.00%	\$1,000
6 Months	.75%	.75%	\$1,000
90 days	0.45%	0.45%	\$1,000
<b>Share Certificate - \$5,000 Minimum</b>			
30 Months	1.39%	1.40%	\$5,000
20 Months	1.24%	1.25%	\$5,000
15 Months	1.04%	1.05%	\$5,000
10 Months	.95%	.95%	\$5,000
9 Months	.85%	.85%	\$5,000
8 Months	.80%	.80%	\$5,000
<b>Share Certificate - \$10,000 Minimum</b>			
27 Months	1.34%	1.35%	\$10,000
18 Months	1.14%	1.15%	\$10,000
11 Months	1.00%	1.00%	\$10,000
<b>IRA Share Certificate</b>			
48 Months Fixed	1.99%	2.00%	\$500
36 Months Fixed	1.39%	1.40%	\$500
24 Months Fixed	1.29%	1.30%	\$500
12 Months Fixed	1.00%	1.00%	\$500
Variable Rate	.40%	.40%	\$5
<b>Health Savings Share Draft Accounts</b> <i>If the required minimum balance falls below \$500 any time during the month, no dividends will be earned</i>			
\$10,000.00 and higher	0.50%	0.50%	\$10,000
\$5,000.00 - \$9,999.99	0.45%	0.45%	\$5,000
\$3,000.00 - \$4,999.99	0.40%	0.40%	\$3,000
\$500.00 - \$2,999.99	0.30%	0.30%	\$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 \$250,000 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.

