

Lending Rates

Vehicle's only Promotional Rates are highlighted

Effective July 28, 2010 All Secured Non Real Estate Loans

New 2011 - 2007	Score		48 Months	60 Mos	63 Months	72 Mos.	72 Mos.	84 Mos.	120 Mos.
	720 +	A +	2.99%	4.50%	3.25%	5.25%	4.50%	8.50%	9.50%
	680 - 719	A	2.99%	4.75%	3.25%	5.50%	4.50%	8.50%	9.50%
	640 - 679	B	3.49%	4.96%	3.75%	5.71%	5.00%	9.95%	10.95%
	600 - 639	C	3.99%	7.46%	4.25%	8.21%	5.50%	12.50%	13.50%
	550 - 599	D	5.99%	14.00%	6.25%	16.50%	7.50%		
	549 -	E	7.99%	17.25%	8.25%	18.00%	9.50%		

2006 - 2004									
	720 +	A +		5.21%		5.75%		9.00%	10.00%
	680 - 719	A		5.46%		6.00%		9.00%	10.00%
	640 - 679	B		5.96%		6.25%		10.25%	11.50%
	600 - 639	C		8.46%		9.50%		13.25%	14.50%
	550 - 599	D		15.50%					
	549 -	E		18.00%					

2003 and older use Signature Rates					Share Secured:	3 Points over APY on Shares
	720 +	A +		6.90%	One Payment:	15.90%
	680 - 719	A		7.90%		
	640 - 679	B		8.90%	Overdraft:	14.90%
	600 - 639	C		12.90%		
	550 - 599	D		18.00%	CD Secured:	3 Points over APY on Certificate
	549 -	E		18.00%		

Fuel	3.25% tiered	\$3,000 / 12 months		Christmas Loan	Line of Credit:
				Oct. 18- 23	680 + 9.75%
				10/25 - 12/31	640 - 679 10.25%
Expires: 4/30/2011		Pay direct or club 69 - pay invoice, must be a member for at least 6 months.			600 - 639 10.75%
				\$2,500 for 12 Months	550 - 599 12.75%
					549 -
					Visa:
					680 + 7.90%
Alternative Heating & Weatherization			5.49% tiered		640 - 679 8.90%
					600 - 639 13.90%
			need estimates & pay direct		550 - 599 17.90%
					549 - 17.90%