

LOAN RATES

Effective Date: 01/06/10

Rates are subject to change at any time.

CREDIT CARDS	
	Visa Platinum Credit Card
740+	9.9%
739-720	10.9%
719-670	12.9%
669-620	14.9%
Below 619	17.9%

UNSECURED LOANS			
	12 MONTH	24 MONTH	36 MONTH
740+	12.75%	13.75%	14.75%
739-720	13.00%	14.00%	15.00%
719-670	13.50%	14.50%	15.50%
669-620	14.50%	15.50%	16.50%
Below 619	18.00%	18.00%	18.00%

OVERDRAFT PROTECTION
18.0%

Ask us about our First Mortgage Rates

FIXED RATE HOME EQUITY LOANS			
Up to 90% Financing** Add 2.00% to listed rate for 81%-90% LTV	5 YEAR	10 YEAR	15 YEAR
740+	4.50%	5.50%	6.50%
739-720	5.00%	6.00%	7.00%
719-670	5.50%	6.50%	7.50%
669-620	8.00%	9.00%	10.00%
Below 619	12.00%	13.00%	14.00%

HOME EQUITY VARIABLE LINE OF CREDIT	
Up to 90% Financing** Add 2.00% to listed rate for 81%-90% LTV	Rate
740+	4.00%
739-720	4.50%
719-670	5.00%
669-620	7.50%
Below 619	11.50%

Variable rate may be adjusted once per quarter
 0.25% change in index ~ NO change in rate
 Maximum increase/decrease per quarter is 0.5%, per year is 2%
 8-year draw period with a 10-year payback

MINI-MORTGAGE			
	5 Year	7 Year	10 Year
740+	4.25%	5.00%	5.50%
739-720	4.50%	5.25%	5.75%
719-670	5.00%	5.75%	6.00%
669-620	7.50%	8.25%	8.50%
Below 619	11.50%	12.25%	12.50%

1st Mortgage less than 75K and LTV 50% or less.

HOME IMPROVEMENT LOAN	
Up to 15 Years	Rate
740+	13.90%
739-720	14.90%
719-670	15.90%
669-620	16.90%
Below 619	17.90%

Maximum loan \$17,500 Up to 100% LTV - Equity is NOT required
 See Loan Officer for details

SECURED LOAN		
Type	Rate	Term
Savings Secured	Rate is 3% over shares	Limit of a 5-year term
Certificate Secured	Rate is 2% over certificate rate	Loan term is equal to certificate maturity

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NEW AND USED AUTO LOANS

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24 Month Term	80%	90%	100%
740+	3.94%	4.40%	4.50%
739-720	4.19%	4.65%	4.75%
719-670	4.69%	5.15%	5.25%
669-620	7.19%	7.65%	7.75%
Below 619	11.19%	11.65%	11.75%

36 Month Term	80%	90%	100%
740+	4.00%	4.45%	4.55%
739-720	4.25%	4.70%	4.80%
719-670	4.75%	5.20%	5.30%
669-620	7.25%	7.70%	7.80%
Below 619	11.25%	11.70%	11.80%

48 Month Term	80%	90%	100%
740+	4.25%	4.50%	4.65%
739-720	4.50%	4.75%	4.90%
719-670	5.00%	5.25%	5.40%
669-620	7.50%	7.75%	7.90%
Below 619	11.50%	11.75%	11.90%

60 Month Term	80%	90%	100%
740+	4.50%	4.65%	4.75%
739-720	4.75%	4.90%	5.00%
719-670	5.25%	5.40%	5.50%
669-620	7.75%	7.90%	8.00%
Below 619	11.75%	11.90%	12.00%

72 Month Term	80%	90%	100%
740+	4.75%	5.30%	5.67%
739-720	5.00%	5.55%	5.92%
719-670	5.50%	6.05%	6.42%
669-620	8.00%	8.55%	8.92%
Below 619	12.00%	12.55%	12.92%

84 Month Term	80%	90%	100%
740+	5.00%	5.60%	6.00%
739-720	5.25%	5.85%	6.25%
719-670	5.75%	6.35%	6.75%
669-620	8.25%	8.85%	9.25%
Below 619	12.25%	12.85%	13.25%

MOTORCYCLE AND RV LOANS

24 Month Term	Motorcycle	Group A	Group B
740+	6.49%	7.49%	8.49%
739-720	6.74%	7.74%	8.74%
719-670	7.24%	8.24%	9.24%
669-620	9.74%	10.74%	11.74%
Below 619	13.74%	14.74%	15.74%

36 Month Term	Motorcycle	Group A	Group B
740+	6.59%	7.59%	8.59%
739-720	6.84%	7.84%	8.84%
719-670	7.34%	8.34%	9.34%
669-620	9.84%	10.84%	11.84%
Below 619	13.84%	14.84%	15.84%

48 Month Term	Motorcycle	Group A	Group B
740+	6.79%	7.79%	8.79%
739-720	7.04%	8.04%	9.04%
719-670	7.54%	8.54%	9.54%
669-620	10.04%	11.04%	12.04%
Below 619	14.04%	15.04%	16.04%

60 Month Term	Motorcycle	Group A	Group B
740+	6.89%	7.89%	8.89%
739-720	7.14%	8.14%	9.14%
719-670	7.64%	8.64%	9.64%
669-620	10.14%	11.14%	12.14%
Below 619	14.14%	15.14%	16.14%

72 Month Term	Motorcycle	Group A*	Group B*
740+	6.99%	7.99%	8.99%
739-720	7.24%	8.24%	9.24%
719-670	7.74%	8.74%	9.74%
669-620	10.24%	11.24%	12.24%
Below 619	14.24%	15.24%	16.24%

84 Month Term	Motorcycle*	Group A*	Group B*
740+	7.99%	8.99%	9.89%
739-720	8.24%	9.24%	10.14%
719-670	8.74%	9.74%	10.64%
669-620	11.24%	12.24%	13.14%
Below 619	15.24%	16.24%	17.14%

Deduct .25% with a Tax Saver Loan. Must be a homeowner to qualify. Consult with your tax advisor for tax deductibility.* Available only for loan amounts over \$20,000

Group A= Street Legal ex: Motor home, trailer, camper, boat with trailer; Group B= Not Street Legal ex: 4 Wheeler, snowmobile, wave runner.

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