



Dividends/Interest Rates
(Are Subject to change at any time without notice)

Regular and Christmas Club Share Accounts

| | Dividend Rate (1) | APY (5) |
|-------------------|--------------------------|----------------|
| \$5-\$2,999 | 0.35% | 0.35 apy |
| \$3,000-\$9,999 | 0.45% | 0.45 apy |
| \$10,000-\$49,999 | 0.55% | 0.55 apy |
| \$50,000-over | 0.65% | 0.65 apy |

(1) Paid Quarterly. Rates apply from January 1 to March 31, 2018. Rates for following quarters may vary.

Checking Account (Share Draft)

| | Dividend Rate (2) | APY(5) |
|-------------------|--------------------------|---------------|
| \$5-\$2,999 | .10% | .10 apy |
| \$3,000-\$9,999 | .15% | .15 apy |
| \$10,000-\$49,999 | .20% | .20 apy |
| \$50,000-over | .25% | .25 apy |

(2) Paid monthly. Effective on March 1st, 2013.

Share Certificate Rates

| Term | Dividend Rate (3) | APY(5) |
|-------------|--------------------------|---------------|
| 6 months | .95% | .95 apy |
| 1 year | 1.00% | 1.00 apy |
| 2 years | 1.25% | 1.26 apy |
| 3 years | 1.35% | 1.36 apy |
| 4 years | 1.50% | 1.51 apy |
| 5 years | 1.70% | 1.71 apy |

(3) Rates effective on May 14, 2018.

Loans

| Loan Type | Rates (4) |
|------------------|---|
| Personal Loans | From 3.75% APR up to 18.00% APR |
| Auto Loan (new) | From 1.49% APR up to 18.00% APR |
| Auto Loan (used) | From 1.49% APR up to 18.00% APR |
| Line of Credit | 10.00% APR |
| MasterCard | From 8.99% APR up to 18.00% APR |
| Secured loans | 2.00% APR over the last dividends paid to your shares account |
| Motorcycle Loans | From 6.89% APR up to 18.00%APR |
| Boat Loans | From 6.89% APR up to 18.00%APR |
| Mortgage Loans | From 3.7677% APR up to 180 months |
| Land Loans | From 9.25% interest rate / 9.7749% APR 180 months |
| Commercial Loans | From 6.95% interest rate / 5 years |

(4) Your qualifying rate will be based on your credit score and loan term.

(5) APY (annual percentage yield) means a percentage rate reflecting the total amount of dividends/ interest paid on an account based on the dividends/interest and the frequency of compounding for a 365 day period. The dividend rate and annual percentage yield (APY) may change at any time, at the discretion of the BOD. Certificate rates are fixed for the term of the instruments, unless otherwise disclosed. Dividends rates are computed using the daily balance method, which applies a daily periodic rate to the full amount of principal available in the Account each day. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

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