

CREDIT CARDS	
	Visa Platinum Credit Card*
740+	9.9%
739-720	10.9%
719-670	12.9%
669-620	15.9%
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	15.00%	16.00%	17.00%
Below 619	18.00%	18.00%	18.00%

OVERDRAFT PROTECTION
18%*

**We Offer 1st
 Mortgages...Ask a Loan
 Officer about our great
 rates!**

FIXED RATE HOME EQUITY LOANS			
	5 YEAR*	10 YEAR*	15 YEAR*
<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>			
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	9.50%	10.50%	11.50%
Below 619	13.50%	14.50%	15.50%

HOME EQUITY VARIABLE LINE OF CREDIT	
	Rate*
<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>	
740+	4.00%
739-720	4.50%
719-670	5.00%
669-620	8.50%
Below 619	13.00%
<small>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</small>	

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	8.50%	9.25%	9.50%
Below 619	13.00%	13.75%	14.00%
<small>1st Mortgage less than 75K and LTV 50% or less.</small>			

HOME IMPROVEMENT LOAN	
Up to 15 Years	Rate*
740+	14.00%
739-720	15.00%
719-670	16.00%
669-620	17.00%
Below 619	18.00%
<small>Maximum loan \$17,500 Up to 100% LTV - Equity is NOT required See Loan Officer for details</small>	

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

*All rates shown are Annual Percentage Rate (APR).
 Rate shown is lowest available.
 Rates are subject to change without notice.

LOAN RATES

Effective Date: 07/27/10

NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

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	8.19%	8.65%	8.75%
Below 619	12.69%	13.15%	13.25%

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	8.25%	8.70%	8.80%
Below 619	12.75%	13.20%	13.30%

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	8.50%	8.75%	8.90%
Below 619	13.00%	13.25%	13.40%

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	8.75%	8.90%	9.00%
Below 619	13.25%	13.40%	13.50%

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	9.00%	9.55%	9.92%
Below 619	13.75%	14.30%	14.67%

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	9.25%	9.85%	10.25%
Below 619	14.00%	14.60%	15.00%

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	10.84%	11.84%	12.84%
Below 619	14.99%	15.99%	16.99%

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	10.94%	11.94%	12.94%
Below 619	15.09%	16.09%	17.09%

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	11.19%	12.19%	13.19%
Below 619	15.29%	16.29%	17.29%

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	11.39%	12.39%	13.39%
Below 619	15.64%	16.64%	17.64%

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	11.74%	12.74%	13.74%
Below 619	15.99%	16.99%	17.99%

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	12.74%	13.74%	14.64%
Below 619	16.99%	17.99%	18.89%

*All rates shown are Annual Percentage Rate (APR). Rate shown is lowest available. Rates are subject to change without notice.

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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