



UNIT COST EXAMPLES

As of January 20, 2012

Please Note- Our credit union has a tiered loan rate policy which applies different loan rates, terms, and maximum limits to borrowers based upon the borrowers' credit history. Advertised rates apply to borrowers in Tier 1. The loan rate applicable to you may vary from our rates as quoted. All rates are expressed as ANNUAL PERCENTAGE RATES (APR) and include a 1.00% reduction for automatic payments, with the exception of our PLOC, HELOC, Credit Card and Share Secured Loan. Rates, terms and limits are subject to change without notice.

Personal Loans

120 Monthly Payments of \$13.02 per \$1,000.00 borrowed @ 9.64% APR

New Auto/Truck/Motorcycle Loans

84 Monthly Payments of \$13.33 per \$1,000.00 borrowed @ 3.24% APR

Used Auto/Truck/Motorcycle Loans

72 Monthly Payments of \$15.31 per \$1,000.00 borrowed @ 3.24% APR

New Boats/Mobile Homes/Trailers

120 Monthly Payments of \$11.74 per \$1,000.00 borrowed @ 7.24% APR

Used Boats/Mobile Homes/Trailers

120 Monthly Payments of \$12.27 per \$1,000.00 borrowed @ 8.24% APR

Home Equity (Fixed) 1st Lien Position 80% LTV

240 Monthly Payments of \$6.60 per \$1,000.00 borrowed @ 4.99% APR