

Personal Loans



Consumer Loans

	APR*	Term
Loans		
Share Pledge - current dividend rate plus amt. shown at right	3.00%	N/A
Share Certificate Pledge - current dividend rate plus amt. shown at right	3.00%	cert. terms
Visa Better Rewards Credit Card - Variable	11.99%	N/A
Visa Better Rate Card - Variable	10.49%	N/A
Draft Topper Line of Credit	18.00%	N/A

Term Signature Loan - Fixed - \$300 minimum	Tier 1 730>	Tier 2 690-729	Tier 3 640-689	Tier 4 639-610	Tier 5 <610
0-36 MO	10.25%	10.75%	13.25%	17.25%	18.00%
37-48 MO	10.75%	11.25%	13.75%	17.75%	18.00%
49-60 MO	11.25%	11.75%	14.25%	18.00%	18.00%

Personal LOC - Variable - \$2,500 minimum	Tier 1 730>	Tier 2 690-729	Tier 3 640-689	Tier 4 639-610	Tier 5 <610
Revolving with a 3 Year Renewal	8.25%	8.75%	9.25%	13.25%	15.25%

Effective September 15, 2021

These rates are subject to change without notice.

*APR - Annual Percentage Rate. Your loan interest APR will be determined by your credit score. The numbered tiers shown represent credit score ranges as follows: 1= 730+, 2= 690-729, 3= 640-689, 4= 610-639, 5= 609 or lower. The specific rate will be set at the time of loan application review. Variable rates are subject to change at the end of each calendar quarter and shall not exceed 18.00% APR.

