

# CURRENT INTEREST RATES

Effective December 29, 2011

## LAST DIVIDENDS DECLARED:

Shares	.25% APY
Christmas Club	.25% APY

## LOAN RATES

Share Secured	3.5%
Line of Credit	1 year @ 14.00%    2 years @ 15.00%

Closed End Signature	Up to 2 years @ 16%
-------------------------	---------------------

ATV Loans	48 Months	6.50%
-----------	-----------	-------

<b><i>Limited Time Only!!!!</i></b>	New Car	Up to 36 Months	2.50%
		37 to 60 Months	3.00%
		61 to 72 Months	3.50%

Used Car		
Up to 2 years old	48 Months	5.25%
	60 Months	5.25%

3 to 5 years old	60 Months	6.50%
------------------	-----------	-------

Over 5 years old	48 Months	8.90%
------------------	-----------	-------

New car if mileage is under 15,000 or has never been titled. Age of vehicle not to exceed 2 years of age. Car with book value of \$2,000 or less will have rate of 15.00%

Current auto rates are based on NADA book value, rates will vary for anything in excess of NADA value.

Rates and terms can change at any time without notice. Contact the credit union for the most current information.