

CURRENT INTEREST RATES
Effective May 1, 2010

LAST DIVIDENDS DECLARED:

Shares	.50-1.50% APY
Christmas Club	.50-1.50% APY

LOAN RATES

Share Secured	4.5%
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%
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New Car	Up to 36 Months	3.95%
	37 to 60 Months	4.50%
	61 to 72 Months	5.50%

Used Car		
Up to 2 years old	48 Months	5.95%
	60 Months	5.95%

3 to 5 years old	60 Months	7.45%
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Over 5 years old	48 Months	9.95%
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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%