

LOAN RATES SEPTEMBER 15, 2009

All quoted rates require direct deposit for loan repayment.

New Auto and Motor Cycles 2009-2010

Credit Score of 650 or more

4.9% for terms 48 months or less

5.5% for terms 49 to 72 months

Credit Score of 649-575

6.9% for terms 48 months or less

7.5% for terms 49 to 72 months

Credit Score below 574

7.9% for terms 48 months or less

8.5% for terms 49 to 72 months

Terms longer than 72 months will be .25% higher per year

All used auto up to 48 months 7.90%

All used motor cycles up to 48 months 9.00%

RV's with DMV titles

New RV's 2009-2010 under \$25,000.00 maximum term 60 months 7.00%

New RV's 2009-2010 over \$25,000.00 maximum term 10 years 7.75%

Used RV's maximum term 60 months 9%

Boats

New Boats 2009-2010 under \$25,000.00 up to 60 months 7.00%

New Boats 2009-2010 over \$25,000.00 maximum term 10 years 7.75%

Used Boats maximum term 60 months 9%

HOME MORTGAGES

CALL OUR HOME MORTGAGE HOT LINE 800-638-5912

Unsecured Loan Rates

All unsecured loans with credit scores of 650 or more can qualify to borrow up to \$10,000.00 at the following rates:

One year	7.50%
Two years	8.50%
Three years	9.50%
Four years only for loans over \$5,000.00	10.50%

All unsecured loans with credit score of 575-649 can qualify to borrow up to \$5,000.00 at the following rates:

One year	11%
Two years	12%
Three years	13%

All unsecured loans with credit score of 574 or lower can qualify to borrow up to \$5,000.00 at the following rates:

One year	14%
Two years	15%
Three years	16%

All unsecured loans require 10% of the amount being borrowed to be secured in a share account. Refinancing of existing loans will be done at the stated rate whether they fall above or below the rate given the existing loan.

Open End Loans

Credit Score	
700 and above	10%
699-650	12%
649-600	14%
599-549	16%
549 and below	18%

Minimum payment on open end loan \$25.00
Minimum loan advance \$200.00
Maximum amount for open end loan \$10,000.00

Share Backed Loans

1.75% higher than the highest dividend paid on share accounts.

Classic Car Rate for Cars over 25 years old 5.5% for 48 months