

RISK-BASED PRICING FOR CONSUMER LOANS AND RATES ON DEPOSIT PRODUCTS

Credit Score	730+	680 - 729	640 - 679	600 - 639	≤ 599	
Loan Type	A+ Rate	A Rate	B Rate	C Rate	D Rate	Maximum Financing
New or Used Auto, SUV, Motorcycle up to 36 months	2.99%	3.99%	4.99%	6.99%	9.25%	100% of purchase price plus license, taxes, warranty, GAP, etc. For used - max 8 model years or min \$5,000 NADA. \$15,000 up to 72 mos; \$20,000 up to 84 mos
New or Used Auto, SUV, Motorcycle up to 37 - 60 months	3.50%	4.50%	5.50%	7.50%	9.75%	
New or Used Auto, SUV, Motorcycle 61 - 84 Months	4.75%	5.75%	6.75%	8.75%	11.00%	
"Other" New or Used - Boat, RV, ATV, Truck, Trailer, Mobile Home, etc. (up to 84 months)	6.25%	7.25%	8.25%	10.25%	12.50%	90% of purchase price plus license, taxes, warranty, GAP, etc.
"Other" New or Used - Boat, RV, ATV, Truck, Trailer, Mobile Home, etc. (85 to 120 months)	7.75%	8.75%	9.75%	11.75%	14.00%	
Signature (up to 60 months)	10.99%	11.99%	12.99%	14.99%	17.00%	
Home Improvement	9.50%	10.50%	11.75%	13.75%	16.00%	
Loan Special	7.75%	8.75%	9.75%	11.75%	14.00%	Maximum \$7,500; Maximum 36 months
Heating Oil Loan Special	5.00%	5.00%	5.00%	5.00%	5.00%	Maximum \$2,500; Maximum 10 months
Share Secured: 6 - 24 months	4.10%	4.10%	4.10%	4.10%	4.10%	Current MPO Dividend Rate plus 4% for 6 - 24 months and plus 5% for 25 - 60 months
Share Secured: 25 - 60 months	5.10%	5.10%	5.10%	5.10%	5.10%	
Overdraft Line of Credit	12.90%	12.90%	12.90%	12.90%	12.90%	Maximum \$5,000
Visa Credit Card/Secured Visa	9.90%	9.90%	9.90%	9.90%	9.90%	25-day billing cycle; 10-day grace period
Home Equity Line of Credit and 5/5/FLEX	<b>PRIME RATE minus 1.0%</b>	<b>PRIME RATE minus 1.0%</b>	<b>PRIME RATE minus 1.0%</b>	<b>PRIME RATE minus 1.0%</b>	<b>PRIME RATE minus 1.0%</b>	\$15,000 minimum up to 80% of appraised value less first mortgage balance; rate set 5 days before close. Floor rate = 5%
5-year Fixed Rate Home Equity	<b>CONTACT THE CREDIT UNION FOR DETAILS</b>					CUMANET 5/1 RATE AND CUMANET 10/1 RATE, RESPECTIVELY. \$15,000 minimum up to 80% appraised value minus 1st mtg bal. rate set 5 days before close.
10-year Fixed Rate Home Equity	<b>CONTACT THE CREDIT UNION FOR DETAILS</b>					Floor rate is 6%

Effective 7/18/2011