

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

Effective: 8-31-2010

Credit Score	730+	680 - 729	640 - 679	600 - 639	≤ 599		
Loan Type	A+ Rate	A Rate	B Rate	C Rate	D Rate	Maximum Financing	Requirements
RATES ON DEPOSIT ACCOUNTS:							
RATES ON CDs	6 MONTHS	12 MONTHS	18 MONTHS	24 MONTHS	60 MONTHS		
CDs: RATE	0.75%	1.00%	1.00%	1.50%			Minimum to open: \$500; early withdrawal penalty: 90-days interest (may reduce principal)
APYE	0.752%	1.004%	1.004%	1.508%			
IRA CDs: RATE				2.00%	2.50%		
APYE				2.015%	2.524%		
RATES ON SHARES, CLUBS	SHARES	IRA SHARES	HOLIDAY CLUB	VACATION CLUB			
RATE	0.25%	1.00%	0.50%	0.50%			Shares and IRA Shares: minimum balance \$25; minimum to earn dividends is \$500. \$2 early withdrawal fee on holiday clubs
APYE	0.2502%	1.0380%	0.5009%	0.5009%			