

RISK-BASED PRICING FOR CONSUMER LOANS

Effective: 5-22-08

Credit Score	730+	680 - 729	640 - 679	600 - 639	≤ 599
Loan Type	A+ Rate	A Rate	B Rate	C Rate	D Rate
New or Used Auto, SUV, Motorcycle up to 36 months	4.50%	5.50%	6.50%	8.50%	10.75%
New or Used Auto, SUV, Motorcycle up to 37 - 60 months	4.75%	5.75%	6.75%	8.75%	11.00%
New or Used Auto, SUV, Motorcycle 61 - 84 Months	6.00%	7.00%	8.00%	10.00%	12.25%
"Other" New or Used - Boat, RV, ATV, Truck, Trailer, Mobile Home, etc. (up to 84 months)	7.50%	8.50%	9.50%	11.50%	13.75%
"Other" New or Used - Boat, RV, ATV, Truck, Trailer, Mobile Home, etc. (85 to 120 months) (over \$20,000)	8.75%	9.75%	10.75%	12.75%	15.00%
Line of Credit	11.50%	12.50%	13.75%	15.75%	17.00%
Signature (up to 60 months)	10.99%	11.99%	12.99%	14.99%	17.00%
Education	8.99%	9.99%	10.99%	12.99%	15.25%
Home Improvement	9.50%	10.50%	11.75%	13.75%	16.00%
Loan Special	7.50%	8.50%	9.50%	11.50%	13.75%
Share Secured: 6 - 24 months	5.00%	5.00%	5.00%	5.00%	5.00%
Share Secured: 25 - 60 months	6.00%	6.00%	6.00%	6.00%	6.00%
Overdraft Line of Credit	12.90%	12.90%	12.90%	12.90%	12.90%
Visa Credit Card/Secured Visa	9.90%	9.90%	9.90%	9.90%	9.90%

4-30-08 PRIME RATE = 5.00%

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Loan Type	A+ Rate	A Rate	B Rate	C Rate	D Rate
Home Equity Line of Credit	PRIME RATE <i>minus 1.0%</i>	PRIME RATE <i>minus 1.0%</i>	PRIME RATE <i>minus 1.0%</i>	PRIME RATE <i>minus 1.0%</i>	PRIME RATE <i>minus 1.0%</i>
5-year Fixed Rate Home Equity	CUC 5/1 RATE	CUC 5/1 RATE	CUC 5/1 RATE	CUC 5/1 RATE	CUC 5/1 RATE
10-year Fixed Rate Home Equity	CUC 10/1 RATE	CUC 10/1 RATE	CUC 10/1 RATE	CUC 10/1 RATE	CUC 10/1 RATE

4-30-08 PRIME RATE = 5.00%