



CREDIT UNION

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*** Savings *** RATES

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR
QUARTER ENDING JUNE 30, 2016

Regular Shares	0.50%	0.50%APY
Christmas Shares	0.50%	0.50%APY
Share Draft (Checking)	0.15%	0.15%APY
IRA Accounts	1.00%	1.00%APY



Dividend rate for quarter ending, September 30,
2016 on IRA accounts will be 1.00%, 1.00%APY.



*** Loan *** RATES

July 1, 2016 - July 31, 2016

New Vehicles (‘16 thru ‘15)	Used Vehicles (‘16 thru ‘09)
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36 months	4.25%	36 months	5.25%
48 months	4.50%	48 months	5.50%
60 months	4.75%	60 months	5.75%
72 months	5.00%	72 months	6.00%

New RV's/Boats	Used RV's/Boats
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0-60 months	5.25%	0-60 months	6.25%
61-72 months	5.50%	61-72 months	6.50%
73-84 months	5.75%	73-84 months	6.75%
85-120 months	6.00%	85-120 months	7.00%

Home Loan Refinance	Signature
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15 years	4.50%	24 months	11.00%
20 years	5.00%	36 months	11.50%

Line of Credit/Overdraft protection
10.00%

STOP DREAMING AND START DRIVING



**APPLY ONLINE
SAME DAY RESPONSE
RATES AS LOW AS 2.95%**



**New and Used Autos
Motorcycles
Boats
RV's**



NCUA





Build Up Your Credit With A
SHARE SECURED LOAN

You've worked hard to build up your savings. You've been saving funds for a down payment on a house or a new car or for taking a family vacation. So when life throws you a curve ball - your car needs a major overhaul or you break your leg - it's a shame to think you will need to raid your share savings account to pay for it. There is another way - and it doesn't involve putting unexpected expenses on a high-rate credit card or visiting a cash advance store or payday lender. Ask about a Share Secured Loan from the credit union. A Share Secured Loan uses your savings as collateral so it has a lower interest rate than a cash advance on a credit card or an unsecured personal loan. So you can take out the loan, pay it back, and leave your savings intact. A Share Secured Loan is also a good way to boost your credit score if you have a few blemishes on your credit record. Call or stop by the credit union to learn more.



As a credit union member, you are eligible for great discounts from Sprint. Whether you open a new personal or business account with Sprint or already have an account with them, tell them you are a credit union member. Call 877-728-3428, visit the nearest Sprint retail location, or go to www.sprintsave4cu.com.



Sign up at your Credit Union today

If you're not using Bill Pay from the credit union, you are missing out on one of life's greatest conveniences. Once you set up your accounts to pay your obligations electronically, paying your monthly bills will take only minutes. So stop wasting your precious time doing something you probably don't want to do anyway. Contact the credit union to see how much simpler life can be when you pay your bills through our Online Bill Pay Service.

Just **Tap On Us**
and we'll be there



Nowadays you're so busy going here, there and everywhere. We've got good news for you! Now you can take us with you wherever you go with mobile banking. Just tap on us with our mobile app you can check balances, transfer funds, pay bills, check rates, and enjoy the same services you have with online banking. Just visit our website or stop by and we'll be glad to assist you and get your fingertips access to us on your smart phone.