

PERSONAL LOAN RATES AND TERMS
 Effective May 21, 2012 and subject to change.



LOAN RATES AND TERMS		
Loan Type	Annual Percentage Rate (APR)	Rate Type
Signature¹:	15.500%	Fixed
Certificate Secured²: (\$25,000 or more)	Dividend Rate + 2.00%	Fixed
Certificate Secured²: (less than \$25,000)	Dividend Rate + 3.00%	Fixed
Share Secured:	5.000%	Fixed

Rates shown are for qualified buyers and may vary based on the amount financed, term and credit history.

¹First Time Borrower and Credit Rebuilder programs are also available. Ask for details.

²For Certificate Secured Loans, the entire remaining unpaid balance shall be due and payable upon the maturity of the certificate account.

