



Exceptional Service
Incredible Value

PERSONAL LOAN RATES

Rates are current as of August 1, 2010

(subject to change)

FICO Score	Personal Loans /Lines of Credit	Autos			Other Secured: Boats, Motorhomes, etc.		
		24-48 MO	60 MO	72 MO*	60 MO	72 MO	120 MO
720 +	9.50%	5.50%	6.00%	6.25%	9.75%	10.25%	11.25%
680 - 719	10.00%	6.00%	6.50%	6.75%	10.25%	10.75%	11.75%
640 - 679	11.00%	7.00%	7.50%	7.75%	11.25%	11.75%	12.75%
Adjust the Above Autos and Other Secured Rates for Loan to Value (LTV)							
LTV	Below 80%	80-94%	95-104%	105-114%	115-124%	Above 124%	
Rate	-1.00%	-0.50%	Base Rate	+0.50%	+1.00%	+1.50%	

Rates will not go below floor of 4.00%

Rates above reflect the Annual Percentage Rate

Your rate is based on your current financial situation and credit history

* Amount financed must equal or exceed \$25,000

OTHER LOAN PRODUCTS

Loan Category	Annual Percentage Rate
Share Secured	S1 Rate + 2.5%

VISA CREDIT CARDS

FICO Score	Annual Percentage Rate
720+	8.90%
680 – 719	9.90%
640 – 679	10.90%

Your rate is based on your current financial situation and credit history. Qualification is based on an assessment of individual creditworthiness and our underwriting standards. All loan program, rates, terms and conditions are subject to change at any time without notice. Call us at 602-375-7300 or 1-800-579-5051 for current rates, terms and conditions.



Federally Insured by the NCUA