



115 Prospect Avenue
 Nekoosa, WI 54457-1431
 Phone: (715) 886-3661
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Current Share Rates			
Deposit Accounts:			
	<u>Rate</u>		<u>APY</u>
Share (Savings)	0.05%	Daily -- Posted Quarterly	0.05%
Buddy Club	0.05%	Daily -- Posted Quarterly	0.05%
Christmas Club	0.05%	Daily -- Posted Quarterly	0.05%
Escrow	0.05%	Daily -- Posted Quarterly	0.05%
IRA Account	0.10%	Daily -- Posted Quarterly	0.10%
Term Share Certificates:			
<u>Term</u>	<u>Rate</u>	<u>Minimum Balance</u>	<u>APY</u>
6 Month	0.15%	\$2,500.00	0.15%
6 Month	0.20%	\$50,000.00	0.20%
12 Month	0.20%	\$2,500.00	0.20%
18 Month	0.20%	\$1,000.00	0.20%
12 Month (<i>Junior Saver</i>)	0.15%	\$500.00	0.15%

Current Consumer Loan Rates		
Secured Loan Rates for Model Years 2015-Current Model Year:		
	<u>Term</u>	<u>APR</u>
New Purchase	Up to 60 months	3.29%
New Purchase	Up to 72 months	3.59%
Used Purchase	Up to 60 months	4.29%
Secured Loan Rates for Model Years 2010 - 2014:		
Used Purchase	Up to 60 months	5.29%
Other Secured Loans	Up to 60 months	6.59%
<i>Loans exceeding 100% valuation will be charged an additional 1.00%</i>		
Unsecured Loans	Up to 60 months	11.99%
<i>Term Share Certificate (CD) Secured and Share (Savings) secured loans are also available.</i>		
Real Estate Loans: 80% Loan to Value Ratio		
FRM (Fixed Rate Mortgage)	Up to 30 years	4.00%
FRM (Fixed Rate Mortgage)	Up to 15 years	3.50%
5 year ARM (Adjustable Rate Mortgage)	Up to 30 years	3.00%

Membership open to: persons residing or employed in Wood, Adams, and Juneau counties.

Rate are subject to change without notice.

Hours

Monday-Thursday 8:30 AM - 4:30 PM
 Friday 8:30 AM - 5:30 PM
 Saturday 8:30 AM - 12:00 PM (**Drive-Thru Only**)

