

SECURED LOANS *MODEL YEAR 2015 THRU CURRENT MODEL YEAR*

- NEW - Up to a 60 month maximum term @ 3.29%
 - NEW - Up to a 72 month maximum term @ 3.59%
 - USED - Up to a 60 month maximum term @ 4.29%
- MODEL YEAR 2010 THRU 2014*
- Up to a 60 month maximum term @ 5.29%
- MODEL YEAR 2009 AND OLDER*
- Up to a 60 month maximum term @ 6.59%

(Terms to be consistent with security valuation and lending policy guidelines / Loans exceeding 100% valuation will be charged an additional 1%)

UNSECURED LOANS - Up to a 60 month maximum term @ 11.99%

SHARE SECURED LOANS - Up to a 60 month maximum term @ 3.00%

(Shares must be pledged and be equal to or greater than the contingent liability owed to NCU)

CD SECURED LOANS - 2% greater than the rate earned by the certificate

(The maturity date of the certificate and the final payment due on the loan shall coincide)

- MasterCard**
- 11.90% No Annual Fee
 - 25 day grace period for repayment of the balance for purchases.
 - Cash Advances accrue interest immediately.
 - Monthly repayment - the greater of \$20.00 per month or 5% of the outstanding balance that does not exceed the credit limit, plus the entire portion of the outstanding balance in excess of the credit limit, plus any amount past due.

- REAL ESTATE LOANS**
- FRM @ 4.25% Up to a 30 year maximum term 80% LTV Ratio
 - FRM @ 3.75% Up to a 15 year maximum term 80% LTV Ratio
 - ARM @ 3.25% Up to a 30 year maximum term (5 yr) 80% LTV Ratio
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IRS QUALIFIED SECOND HOME LOAN

- NEW/USED *MODEL YEAR 2015 THRU CURRENT MODEL YEAR*
- Up to a 180 month maximum term @ 5.59% 100% LTV Ratio
- MODEL YEAR 2014 AND OLDER*
- Up to a 180 month maximum term @ 6.59% 100% LTV Ratio

DEPOSIT ACCOUNTS		RATE	YIELD
Share, Club & Escrow	0.05%	Daily - Posted Quarterly	0.05% APY
IRA	0.10%	Daily - Posted Quarterly	0.10% APY

CERTIFICATES

TERM	MINIMUM	RATE	APY	PCS
6 month	\$2,500.00	0.15%	0.15%	0.36%
6 month	\$50,000.00	0.20%	0.20%	0.41%
12 month	\$2,500.00	0.20%	0.20%	0.46%
18 month	\$1,000.00	0.20%	0.20%	0.51%
12 month (Junior Saver)	\$500.00	0.15%	0.15%	-

NCU's INVESTMENTS	BALANCE	RATE/YIELD
CCCU Plateau	\$497,769	2.15%
Certificates	\$12,000,000	2.16%

Savings are insured up to \$250,000 by NCUA, a US Government Agency.
Rates and terms are subject to change without notice.