

Secured by Member Funds & Unsecured Credit					
Credit Builder and Share Secured Loans 4%					
CD Secured Loans 2% Higher than CD APY (to payoff w/CD term)					
Unsecured Credit					
Loan Pools	A+	A	B	C	D
Credit Score Brackets	740+	739-700	699-660	659-625	625>
Max Unsecured	\$20,000	\$15,000	\$10,000	\$5,000	\$1,000
Unsecured Limit is Aggregate per Household					
FICO Scores will be Averaged to Determine Credit Score Bracket					
Personal Loans					
Thin Files (less than 18mo credit history on at least three trade lines reported) ADD 2% - No FICO Bumps allowed					
Recent Chapter 7 Bankruptcies (3 Years and Less) ADD 2% - No FICO Bumps allowed					
High Credit Discount (FICO 780 or higher) DISCOUNT .25%					
12 Month Term	8.50%	8.60%	9.60%	11.60%	14.60%
18 Month Term	10.00%	10.10%	11.10%	13.10%	16.10%
24 Month Term	12.50%	12.60%	13.60%	15.60%	18.60%
36 Month Term	14.50%	14.60%	15.60%	17.60%	20.60%
Rates effective 04.11.2023					
Overdraft Line of Credit					
18.00%					
VISA Credit Card Loans					
FOR VISAS - National Prime Rate as of Setpember 17, 2025 = 7.25%					
Prime Rate for VISAs 7.25% w/NO Floor Rate (Variable - Changes Effective April and October - Max Rate 18%)					
FICO 701+		FICO 700-600		FICO 600>	
Prime Rate + 5.00%		Prime Rate + 7.50%		Prime Rate + 10.00%	
12.25%		14.75%		17.25%	

Rates effective 10.01.2025 (Updated 12.19.2025)