

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
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%)					
FICOs 701+		FICOs 700-600		FICOs 600>	
Prime Rate + 5.00%		Prime Rate + 7.50%		Prime Rate + 10.00%	
12.25%		14.75%		17.25%	

Rates effective 10.01.2025