



Consumer Loan Rates
Effective Date: January 19, 2010

| | APR* | Term |
|--|-------|------|
| AUTO LOANS | | |
| 2009 and Newer Cars, Trucks, Vans, & SUV's | 4.70% | 36 |
| | 4.90% | 48 |
| | 4.90% | 60 |
| 2009 and Newer Cars, Trucks, Vans, & SUV's (\$20,000 or more financed) | 4.90% | 72 |
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| 2008 and 2007 Cars, Trucks, Vans, & SUV's | 4.90% | 60 |
| 2006 and 2005 Cars, Trucks, Vans, & SUV's | 5.60% | 60 |
| 2004 and 2003 Cars, Trucks, Vans, & SUV's | 6.85% | 48 |
| BOAT LOANS | | |
| 2007 & Newer Boats (\$20,000 or more financed) | 7.25% | 180 |
| | 7.50% | 120 |
| | 7.75% | 84 |
| | 7.90% | 60 |
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| 2003-2006 Used Boats | 8.50% | 120 |
| RECREATIONAL VEHICLES | | |
| 2007 & Newer RV's (\$20,000 or more financed) | 7.25% | 180 |
| | 7.50% | 120 |
| | 7.75% | 84 |
| | 7.90% | 60 |
| 2003-2006 Used RV's | 8.50% | 120 |
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| Lawn and Garden Equipment | 6.50% | 60 |
| Lawn and Garden Equipment (\$20,000 or more financed) | 7.00% | 84 |
| Used Lawn and Garden Equipment | 7.50% | 48 |
| MOTORCYCLE LOANS | | |
| Motorcycles | 6.00% | 60 |
| Motorcycles (\$20,000 or more financed) | 6.26% | 72 |
| Used Motorcycles | 6.50% | 60 |
| HOME EQUITY LOANS | | |
| Home Equity Loans (Fixed Rate-"No Closing Cost") | 6.50% | 72 |
| | 7.00% | 120 |
| | 7.50% | 180 |
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| Home Equity Line of Credit (Variable Rate-"No Closing Cost") | 5.00% | N/A |
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| Solidarity Select Equity Card | 6.50% | N/A |
| OTHER LOANS | | |
| Signature Loans | 8.00% | 48 |
| Personal Line of Credit (payment is 3% of outstanding balance) | 8.00% | N/A |
| <hr/> | | |
| Share Secured Loans | 7.00% | 48 |

*APR=Annual Percentage Rate. Rates are subject to change at anytime. Rate and term is based on credit score.



Federally insured by NCUA