

EFFECTIVE DATE: 5/18/2011

New/Used Cars, Trucks & Motorcycles - 3% available when rate discounts* applied		
<i>% Financed**</i>	<i>Terms</i>	<i>APR*** before discounts</i>
50%	24 months	2.50% to 11.25%
	48 months	2.50% to 11.35%
	60 months	2.50% to 8.50%
	72months - over \$20,000	2.50% to 6.25%
60%	24 months	2.50% to 11.75%
	48 months	2.50% to 11.85%
	60 months	2.50% to 9.00%
	72months - over \$20,000	2.50% to 6.75%
70%	24 months	2.50% to 12.50%
	48 months	2.50% to 12.60%
	60 months	2.50% to 9.75%
	72months - over \$20,000	2.75% to 7.50%
80%	24 months	2.75% to 13.00%
	48 months	2.75% to 13.10%
	60 months	3.00% to 10.25%
	72months - over \$20,000	3.25% to 8.00%
115%	24 months	3.00% to 13.25%
	48 months	3.00% to 13.35%
	60 months	3.25% to 10.50%
	72months - over \$20,000	3.50% to 8.25%

New/Used RV, Boats & Trailers		
<i>% Financed**</i>	<i>Terms</i>	<i>APR***</i>
100%	24 months	7% to 13.75%
	48 months	7% to 13.85%
	60 months	7% to 11.00%
	72months - over \$20,000	7.25% to 11.25%

Texas Title Loans		
<i>% Financed**</i>	<i>Terms</i>	<i>APR***</i>
50%	12 months - mileage < 200,000	14.25%
	24 months - mileage < 150,000	14.25%
	36 months - mileage < 100,000	14.25%

Personal Loans		
<i>Type</i>	<i>Terms</i>	<i>APR***</i>
Signature (\$500 minimum)	up to 60 months	4.90% to 17.90%
Line Of Credit (\$1,000 minimum)	up to 48 months	9.90% to 17.90%
Relationship (direct deposit required)	up to 24 months	18.00%

Secured Loans		
<i>Type</i>	<i>Terms</i>	<i>APR***</i>
CD Secured	up to 60 months	2% above the dividend rate
Share Secured	up to 60 months	3% above the dividend rate

Mastercard		
<i>Type</i>	<i>Terms</i>	<i>APR***</i>
Regular	3.5% outstanding balance	9% variable
Gold	3.5% outstanding balance	7% variable

*Rate discounting available based on CU services utilized. Maximum rate discount of 2% when all discounts applied.

**Down payment may be required and terms may be limited dependent upon credit, debt level, and collateral.

***APR = Annual Percentage Rate

Rates are subject to change without notice

Other terms and conditions may apply