



Loan Interest Rate Schedule

Rates effective as of 1/6/10 and subject to change

Fixed Rate	APR^{1*}	DPR^{2*}
New & Used Cars, Trucks, Vans, RVs, Motorcycles & Boats	4.50%	.012329%
New & Used Aircraft (Maximum percent financed for over \$50,000: 85%)	4.50%	.012329%
Extended Financing for RVs, Boats, & Aircraft (\$25,000 or more—5yr balloon; Maximum percent financed: 85%)	4.50%	.012329%
Jet Skis, Waverunners, ATVs & Snowmobiles	4.50%	.012329%
Stocks (Maximum percent financed: 75%)	4.50%	.012329%
Insurance Policies	4.50%	.012329%
Bonds, Comm. Paper & Govt. Agencies (Maximum percent financed: 75%)	4.50%	.012329%
Computer Loans (\$2,500 maximum)	4.50%	.012329%
Line of Credit	10.90%	.029863%
Personal	12.00%	.032877%
Variable Rate		
New & Used Cars, Trucks, Vans, RVs, Motorcycles, Boats & Aircraft	5.25%	.014384%
Share and Money Manager Secured	2.50%	.006849%
Student Loan	3.51%**	.009619%
Certificate Secured loans available at 2.00%* over current certificate rates rounded up to the nearest 1/4%.		

The rates below are for informational purposes only. Credit Cards and Real Estate Secured Loans are not part of the complete credit program.

Credit Cards	APR¹	DPR²	Home Equity	APR¹	DPR²
VISA Platinum	8.90%	.024384%	Fixed Rate — 5 Year Balloon †		
VISA Classic	11.90%	.032603%	80% Loan-to-value, 15 year amortization	7.50%	.020548%
			Variable Rate (Max. 18% APR) ‡		
			80% Loan-to-value	4.50%	.012329%
Home Improvement					
Fixed Rate §	9.75%	.02671%			

Mortgage Loans

Rates are subject to change daily and are available on our web site at www.wingsfinancial.com

¹ **APR = Annual Percentage Rate**

² **DPR = Daily Percentage Rate**

* The above Annual Percentage Rate and Daily Periodic Rates will be increased by 1/2% (3% for Computer Loans) in the event an active Wings Financial CU checking account and recurring net direct deposit of payroll check are not maintained.

**The Annual Percentage Rate includes a \$25.00 origination fee and is based on maximum term and payment requirements. The rate will increase by 1/4% in the event an active Wings Financial CU checking account is not maintained (minimum 5 monthly transactions).

† Home Equity Fixed Rate Balloon Loan examples: Assume loan amounts of \$10,000 each. An 80% loan to value, 15 year amortization with a 5 year balloon at 7.50% APR; monthly payments would equal \$92.97 with a balloon amount of \$7,923.38.

‡ Closing costs vary by state. The average cost is \$150 but can range from \$50 - \$1800.

§ Home Improvement Loan Examples: Assume loan amounts of \$10,000 each. A 10 year amortization with a 5 year balloon at 9.75% APR; monthly payments would equal \$130.76 with a balloon payment of \$6320.90. A 5 year amortization would have a monthly payment of \$211.22.

