

Current Loan Rates* Effective January 1, 2012	Rates As Low As	APR	Term
New Autos			
New Auto	1.49%	1.49%	36 mo.
New Auto	1.99%	1.99%	48 mo.
New Auto	1.99%	1.99%	60 mo.
New Auto (\$15,000 Minimum Loan)	1.99%	1.99%	72 mo.
New Auto (\$35,000 Minimum Loan)	2.99%	2.99%	84 mo.
Used Autos (2004-2011)			
Used Auto	2.24%	2.24%	36 mo.
Used Auto	2.24%	2.24%	48 mo.
Used Auto	2.24%	2.24%	60 mo.
Used Auto (\$15,000 Minimum Loan)	2.24%	2.24%	72 mo.
Older Used Auto	4.24%	4.24%	36 mo.
Motorcycle			
New Motorcycle	2.49%	2.49%	36 mo.
New Motorcycle	2.99%	2.99%	48 mo.
Used Motorcycle	4.24%	4.24%	24 mo.
Boat/RV			
New Boat/RV	2.99%	2.99%	60 mo.
New Boat/RV	3.49%	3.49%	120 mo.
Used Boat/ RV (2007-2011)	3.24%	3.24%	60 mo.
Used Boat/ RV (2007-2011)	3.74%	3.74%	96 mo.
Older Used Boat/RV	5.24%	5.24%	72 mo.
Personal			
Signature	10.49%	10.49%	36 mo.
Signature	10.99%	10.99%	48 mo.
Signature	11.49%	11.49%	60 mo.
Secured by Savings	3.05%	3.05%	120 mo.
Certificate	Term is remaining Certificate term. Rate is Certificate rate plus 3.00%		
Line of Credit			
Alertline	12.90%	12.90%	N/A
Credit Cards			
Visa® with No Annual Fee	9.25%	9.25%	N/A
Visa® Rewards - Formerly our Visa Double Platinum	3.25%	3.25%	N/A
Visa® Gold - Formerly our Visa Classic	12.90%	12.90%	N/A

*Applications are subject to credit approval, and actual rate is based on your credit. All rates are subject to change without prior notice.