



# RATES

Serving all who live or work in Brown, Marinette,  
Oconto and Shawano Counties of Wisconsin and Menominee County Michigan.

**Shares:** Annual Percentage Yields (APYs) effective as of 01/01/2018 and are subject to change. Please call for further details and complete account disclosures. 800-924-1250 Federally insured by the National Credit Union Administration.

TYPE	APY
Share Savings	0.10% APY
Share Draft Plus	0.05% APY
3 Month Certificate*	0.20% APY
6 Month Certificate*	0.30% APY
1 Year Certificate*	0.45% APY
2 Year Certificate*	0.80% APY
3 Year Certificate*	0.95% APY
5 Year Certificate*	1.20% APY

\*Minimum balance required \$1000.  
Penalty may be imposed for early withdrawal.

TYPE	APY
Money Market	
Tier:	
\$500 - \$2499	0.20% APY
\$2500 - \$9999	0.25% APY
\$10,000 - \$24,999	0.30% APY
\$25,000 & Over	0.35% APY
IRA	0.60% APY



**Loans:** Annual Percentage Rates (APRs) effective as of 01/01/2018 and are subject to change. Please call for further details.

**Consumer Secured Loans Rates for New and Used Vehicles, Boats, RVs, Motorcycles, etc.:**

Please be aware that individual rates and terms may vary based on down payment, age of collateral, mileage, credit history, and credit score. Please call one of our Loan Specialists for complete details and available loan options. 800-924-1250 All loans are subject to approval.

TERM	APR AS LOW AS	ESTIMATED MONTHLY PAYMENT PER \$1000
Up to 36 Months	2.95% APR	\$29.07
48 Months	3.10% APR	\$22.19
60 Months	3.35% APR	\$18.13
72 Months	4.95% APR	\$16.09
84 Months	5.95% APR	\$14.59



Please be aware that individual rates may vary based on, term, credit history, and credit score. Please call one of our Loan Specialists for complete details and available loan options. 800-924-1250 All loans are subject to approval.

TYPE	APR AS LOW AS	ESTIMATED MONTHLY PAYMENT PER \$1000
Personal Unsecured Signature Loan	9.50% APR	\$21.00
Share Secured Loan	4.10% APR	\$18.47
Share Certificate Secured Loan	3.15% APR	\$18.04
MasterCard® : Platinum	10.50% APR	Minimum payment is 3.00% of outstanding balance, or \$20.00, whichever is greater. APR is variable and may adjust on January 1 of each year. The interest rate is based on an index of the current yield on U.S. Treasury securities as of the first Monday of the previous November adjusted to a constant maturity of one year as made available in the Federal Reserve Statistical Release H.5.
MasterCard® : Classic	11.50% APR	

**Mortgages:** Annual Percentage Rates (APRs) effective as of 01/01/2018 and are subject to change.

Please be aware that individual rates may vary based on term, down payment, Loan-to-Value, credit history, and credit score. Please call one of our Mortgage Specialists for complete details, available loan options and any other conditions that may apply. 800-924-1250 All loans are subject to approval.

TERM	APR AS LOW AS	ESTIMATED MONTHLY PAYMENT PER \$1000
5 Year Balloon	2.99% APR	\$4.21
7 Year Balloon	3.49% APR	\$4.49
10 Year Fixed	3.69% APR	\$9.98
15 Year Fixed	3.89% APR	\$7.34

NMLSR# 452946



Home Equity Line of Credit	APR AS LOW AS	MONTHLY PAYMENT PER \$1000
Revolving	4.50% APR	Minimum payment is \$1.75 for each \$100.00 of outstanding balance, or \$100.00, whichever is greater. APR is variable and may adjust on January 1 of each year. The interest rate is based on an index of the current yield on U.S. Treasury securities as of the first Monday of the previous November adjusted to a constant maturity of one year as made available in the Federal Reserve Statistical Release H.5.