Rate information is accurate as of 04.01.2023
Rates may be subject to change. APR = Annual Percentage Rate.
All rates are subject to change without prior notice. Rates shown are our Premium Loan Rates. No prepayment penalties apply. Applications are subject to credit approval, and actual rate is based on your credit. Please read the appropriate disclosures or contact the credit union if you would like a disclosure mailed to you.

| Type | Amount | Term | APR | Monthly payment per \$1000 |
| :---: | :---: | :---: | :---: | :---: |
| Signature Loan | \$300-\$1500 | 12 months | 13.25\% | \$89.43 |
|  | \$1501-\$2500 | 24 months | 13.25\% | \$47.66 |
|  | \$2501-\$3500 | 36 months | 13.25\% | \$33.81 |
|  | \$3501-\$5000 | 48 months | 13.25\% | \$26.95 |
| Any Reason Loan | \$300-\$1500 | 12 months | 11.00\% | \$88.38 |
|  | \$1501-\$2500 | 24 months | 11.00\% | \$46.61 |
|  | \$2501-\$3500 | 36 months | 11.00\% | \$32.74 |
|  | \$3501- \$10,000 | 48 months | 11.00\% | \$25.85 |
| American Freedom Loan | \$2500-\$3500 | 36 months | 9.00\% | \$31.80 |
|  | \$3501- \$10,000 | 48 months | 9.00\% | \$24.89 |
| Share Secured* | ------- | Up to 60 months | $\begin{gathered} \text { 2.55\% (2.5\% over } \\ \text { published share rate) } \end{gathered}$ | \$17.79 |
|  | ------- | 61-144 months | $\begin{gathered} 3.55 \% \text { ( } 3.5 \% \text { over } \\ \text { published share rate) } \end{gathered}$ | \$8.56 |

*Rate reflects loan against share 0 account. Payment example reflects maximum term. Other options are available.
Please ask a member service representative for details.

| Type | APR | Maximum Term* <br> of the Loan | Amount |
| :---: | :---: | :---: | :---: |
| Revolving Credit | $13.25 \%$ | 48 months | Up to $\$ 15,000$ |
| Overdraft Protection | $13.25 \%$ | 24 months | Up to $\$ 2,000$ |
| Premium Line of Credit | $11.25 \%$ | 48 months | Up to $\$ 15,000$ <br> (minimum $\$ 2,500$ advance <br> taken upon approval) |

*Approximate Term - Payments are based on term stated. Actual loan term may vary based on repayment schedule.

