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01/01/24

**DIVIDENDS: (PROJECTED)**

		<u>Dividend Rate</u>	<u>Annual Percentage Yield</u>
<b>Shares:</b>	\$25 - \$999.99	0.10%	0.10%
	\$1000 - \$9,999.99	0.25%	0.25%
	\$10,000 and above	0.35%	0.35%
<b>Super Shares:</b>	\$1000 - \$4,999.99	0.25%	0.25%
	\$5,000 - \$9,999.99	0.45%	0.45%
	\$10,000 - \$24,999.99	0.60%	0.60%
	\$25,000 - \$49,999.99	0.75%	0.75%
	\$50,000 - \$99,999.99	1.00%	1.00%
	\$100,000 and above	1.50%	1.51%
<b>Share Drafts:</b>	\$100 - \$999.99	0.05%	0.05%
	\$1000 - \$9,999.99	0.10%	0.10%
	\$10,000 and above	0.15%	0.15%
<b>Christmas Club</b> (Projected for 2024 - Penalty for early withdrawal)	\$25 - \$5000	0.50%	0.50%
	\$5000 and above	0.35%	0.35%
	<b>Club 18</b> (Penalty for early withdrawal)	3.25%	3.29%
<b>IRA Shares:</b>	\$25 - \$999.99	0.75%	0.75%
	\$1000 - \$4,999.99	1.00%	1.00%
	\$5,000 - \$9,999.99	1.25%	1.26%
	\$10,000 and above	1.75%	1.76%
<b>Share Certificates:</b>	6 month	3.00%	3.02%
	12 month	3.45%	3.45%
	18 month	3.70%	3.70%
	24 month	3.70%	3.70%
	30 month	3.00%	3.00%
	36 month	3.25%	3.25%
<b>Certificate Plus!</b> - 60 month with option to increase rate once during term		3.25%	3.25%
*** Higher balance certificates qualify for an increase on all certificates. See CU staff for details.			
<b>Jumbo Certificates</b> - Individual certificate balances over \$200,000 may qualify for higher rate - See CU Staff for details.			
<b>IRA Certificates:</b>	.25% above share certificate rates		

**LOANS:**

	<u>Base Rate</u>	<u>Lowest Rate</u>
<b>Secured:</b>	9.75%	7.25%
<b>Non-Titled Secured:</b>	12.25%	9.75%
<b>Unsecured:</b> (See Loan Officer for maximum amounts and terms.)	16.00%	11.00%
<b>Overdraft Protection Loans</b>	15.00%	15.00%
<b>Guaranteed Student Loans</b> (Stafford and Parent Plus)		(set by Dept of Ed.)
<b>Home Equity &amp; In-House First Mortgage Loans</b>		(call for current rates and terms)
<b>Secondary Market First Mortgages</b>		(call for current rates)

Simple interest is charged on the outstanding balance of the loan. There are no prepayment penalties. Credit Disability, Credit Life, Joint Credit Disability and Joint Credit Life insurance may be available. All consumer loans are charged a \$25 loan application fee. All secured title loans will be charged \$15 per vehicle to note the lien and all secured non-titled loans will be charged a UCC fee of \$25 per filing. A fee of \$20 per loan will be charged to defer a loan payment. A \$50 fee will be charged to refinance to lower an interest rate on a current loan.

All rates are based on APR (Annual Percentage Rate).

A security interest is required on all secured loans. Insurance is required on all secured loans over \$3000 except for share or share certificate secured loans. Healthcare Plus FCU is to be listed as the lien holder on the title or UCC-1 lien instrument as well as on the insurance policy. Your minimum payment will never be less than \$30.00 per month.

