

If you find a lower rate on a vehicle, we will do everything we can to beat the rate!

**Autos, Light Trucks, Passenger Vans, Motorcycles, RVs, Boats,
Personal Watercraft, Snowmobiles and ATVs**

CHECK THIS OUT !

**We have expanded our
lowest rate
to 2008 models
with 15,000 miles or less.**

	Model years 2009 - 2008* <small>* Mileage 15,000 or less</small>	Model years 2007-2006-2005	Model years 2004-2003-2002
TERM	Fixed Rate APR** ** as low as	Fixed Rate APR ** ** as low as	Fixed Rate APR ** ** as low as
Up to 48 months	4.50%	5.75%	6.75
49-60 months	4.75%	5.75%	6.75
61-72 months	5.50%	6.00%	Contact loan officer

**** Your rate may vary from the above rates and will be determined by your credit history.
Vehicles model year 2001 and older - contact loan officer**

Specialty Funeral Vehicles

(for loans \$80,000 or less aggregate per borrower)

Term	NEW	USED	USED
	Fixed Rate APR** as low as	up to 7 years old Fixed Rate APR** as low as	7 to 10 years old Fixed Rate APR** as low as
Up to 36 months	5.99%	6.49%	9.25%
37-48 months	5.99%	6.49%	Contact loan officer
49-60 months	5.99%	6.49%	n/a
61-72 months	6.49%	7.49%	n/a

**** Your rate may vary from the above rates and will be determined by your credit history.**

PERSONAL LOANS

Term	Fixed Rate APR**
(Up to \$20,000)	
Up to 36 months	9.75%
37-60 months	10.00%

**** Your rate may vary from the above rates and will be determined by your credit history.**

~~ MEMBER BUSINESS LOANS ~~

Funeral home renovations and equipment
Business acquisitions
Specialty vehicle loans over \$80,000 (aggregate)

**CONTACT
LOAN OFFICER
FOR DETAILS**

OVERDRAFT LINE-OF-CREDIT

Term	Fixed Rate APR**
(Up to \$2,500)	
Open	11.00%

**** Your rate may vary from the above rates and will be determined by your credit history.**

**All Rates
Are Subject
To Change
Without Notice**

SHARES PLEDGED LOAN

Term	Fixed Rate APR**
(Maximum amount of shares, excluding IRAs)	
Up to 60 Months	4% above share APY*

SHARE CERTIFICATE PLEDGED LOAN

Term	Fixed Rate APR**
(Minimum \$500 - Up to certificate amount)	
Limited to date of certificate maturity	2% above certificate APY*

*APY
Annual Percentage Yield
** APR
Annual Percentage Rate