

FEDERAL CREDIT UNION

RATE SHEET

Dividends Paid July 1, 2026

DIVIDEND RATES		
Regular Shares: \$100 – \$999		.20 A.P.Y.*
Regular Shares: \$1,000 and up		.25 A.P.Y.*
Christmas Club		.20 A.P.Y.*
Vacation Club		.20 A.P.Y.*
Interest Bearing Checking Account		.20 A.P.Y.*
SHARE CERTIFICATE RATES		
90 Day	3.04 A.P.Y.*	3.00 A.P.R.
6 Months	3.30 A.P.Y.*	3.25 A.P.R.
6 Months (\$10,000 and up)	3.30 A.P.Y.*	3.25 A.P.R.
1 Year	3.50 A.P.Y.*	3.50 A.P.R.
1 Year (\$10,000 and up)	3.50 A.P.Y.*	3.50 A.P.R.

*A.P.Y. = Annual Percentage Yield

A penalty will be imposed for early withdrawal for share certificates.

All rates may change.

LOAN RATES		
Personal		12.00% - 18.00% A.P.R.
Share Secured		6.25% A.P.R.
New Auto*		5.00% - 18.00% A.P.R.
Used Auto*		5.00% - 18.00% A.P.R.
Salary Advance Loans (SALOs)		28.00% A.P.R. + \$20.00 fee
VISA Credit Cards:	Credit Limit	A.P.R.
Gold	\$7,500 limit	9.99% A.P.R.
Classic	\$2,000 limit	12.99% A.P.R.

*Same rate for Motorcycles, Boats, ATVs, and Campers.

**This Credit Union is federally insured by
the National Credit Union Administration.**

Updated June 22, 2026