

HSM
SOLUTIONS
FEDERAL CREDIT UNION

Dividends paid October 1, 2025

Regular Shares: \$100 – 999	.20 A.P.Y.*
\$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	3.29 A.P.Y.*
6 Months	3.53 A.P.Y.*
6 Months (\$10,000 and up)	3.79 A.P.Y.*
1 Year	4.00 A.P.Y.*
1 Year (\$10,000 and up)	4.00 A.P.Y.*

*A.P.Y. = Annual Percentage Yield

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

All rates may change.

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

Loan Rates

Personal	12.00% - 18.00% A.P.R.
Share Secured	6.25% A.P.R.
New Auto*	5.50% - 18.00% A.P.R.
Used Auto*	5.50% - 18.00% A.P.R.
VISA Credit Cards: (Gold) \$7,500 limit (Classic) \$2,000 limit	9.99% A.P.R. 12.99% A.P.R.
Salary Advance Loans (SALOs)	28.00% A.P.R. + \$20.00 fee
*Same rate for Motorcycles, Boats, ATVs, and Campers.	

Updated October 7, 2025