

VEHICLE

New Auto/Motorcycle Loans

Term	As Low As APR	Payment Per \$1,000
36 Months	5.64%	\$30
48 Months	5.64%	\$23
60 Months	5.64%	\$19
72 Months	5.89%	\$17

Term is based on vehicle age, value & amount financed. The Annual Percentage Rate (APR) you receive will be based upon credit scoring criteria, loan to value ratio, mileage and collateral. Subject to credit approval. Rates, terms, & conditions subject to change at any time. Min. loan amount is \$500. The rate listed indicates automatic payment made electronically.

Add 1% to rate listed when using cash, check or coupons (non-electronic or automated payment method).

²Payments listed are only examples. Payment examples are based off a new auto loan with the term & APR listed above calculating the payment per \$1,000.

Used Auto/Motorcycle Loans

Term	As Low As APR	Payment Per \$1,000
36 Months	6.14%	\$30
48 Months	6.14%	\$24
60 Months	6.14%	\$19

¹Term is based on vehicle age, value & amount financed. The Annual Percentage Rate (APR) you receive will be based upon credit scoring criteria, loan to value ratio, mileage and collateral. Subject to credit approval. Rates, terms, & conditions subject to change at any time. Min. loan amount is \$500. The rate listed indicates automatic payment made electronically.

Add 1% to rate listed when using cash, check or coupons (non-electronic or automated payment method).

²Payments listed are only examples. Payment examples are based off a new auto loan with the term & APR listed above calculating the payment per \$1,000.

General Secured | Motorhomes, ATVs, Boats, Older Autos

Term	As Low As APR	Payment Per \$1,000
New: 2022 & newer (36-60 Months)	6.49%	\$20
New: 2022 & newer (72 Months)	6.74%	\$17
Used: 2017 - 2021 (36-60 Months)	7.74%	\$20
Used: 2016 and older	8.99%	\$21

Term is based on vehicle age, value & amount financed. The Annual Percentage Rate (APR) you receive will be based upon credit scoring criteria, loan to value ratio, mileage and collateral. Subject to credit approval. Rates, terms, & conditions subject to change at any time. Min. loan amount is \$500. The rate listed indicates automatic payment made electronically.

Add 1% to rate listed when using cash, check or coupons (non-electronic or automated payment method).

²Payments listed are only examples. Payment examples are based off a new auto loan with the term & APR listed above calculating the payment per \$1,000.

¹APR=Annual Percentage Rate. Interest rates determined by individual credit history. The "As Low As" rates based upon credit scoring criteria. Rates, terms, & conditions subject to change at any time. The rate listed indicates automatic payment made electronically (not using cash, coupon book or check mailed to credit union to repay your loan). Add 1% to rate listed when using cash, check or coupons (non-electronic or automated payment method).

Payment Saver Auto Loan

Term	As Low As APR	Payment Per \$1,000
36 Months	6.24%	\$31
48 Months	6.24%	\$24
60 Months	6.24%	\$19
72 Months	6.49%	\$17

¹Rates listed are for Autos two years old or newer. Other rates and terms available for autos up to 4 years old. Term is based on vehicle age, value & amount financed. The Annual Percentage Rate (APR) you receive will be based upon credit scoring criteria, loan to value ratio, mileage and collateral. Subject to credit approval. Rates, terms, & conditions subject to change at any time. Min. loan amount is \$500. The rate listed indicates automatic payment made electronically.

Add 1% to rate listed when using cash, check or coupons (non-electronic or automated payment method).

²Payments listed are only examples. Payment examples are based off a new auto loan with the term & APR listed above calculating the payment per \$1,000.

MORTGAGES

Mortgage Term	Interest Rate Starting at	APR Rate Starting at	Payment Per \$140,000	Cost
30 Year Fixed	7.125%	7.215%	\$2021	\$0
30 Year Fixed	6.750%	6.866%	\$1297	\$0
30 Year Fixed	6.625%	6.829%	\$640	\$0
20 Year Fixed	7.000%	7.116%	\$2326	\$0
20 Year Fixed	7.000%	7.155%	\$1551	\$0
20 Year Fixed	6.675%	7.020%	\$760	\$0
15 Year Fixed	6.500%	6.639%	\$2613	\$0
15 Year Fixed	6.250%	6.434%	\$1715	\$0
15 Year Fixed	6.125%	6.452%	\$851	\$0
5/1 ARM	6.125%	6.685%	\$1823	\$0
5/1 ARM	6.000%	6.664%	\$1199	\$0
7/1 ARM	6.375%	6.720%	\$1872	\$0
7/1 ARM	6.250%	6.684%	\$1231	\$0

¹Annual Percentage Rates (APRs). Rates quoted are based on a purchase transaction of \$200,000, loan-to-value of 70%, primary residence, and a credit score of 760 or higher. All interest rates, APRs, and cost are indications only and are subject to change without notice. Contact your Empeople Mortgage Loan Originator for more information.

²Payments are only examples. Taxes & insurance premiums are not included in the payment, if included the actual payment obligation will be greater. The payment listed based on borrowing \$150,000 amortized over 30 years. Rates may vary based on loan size & geographical location. Loans with a loan to value greater than 80% may require private mortgage insurance, which will increase the monthly payment amount.

³Cost equals discount points paid.

HOME EQUITY LOANS

Term	As Low As APR	Payment Per \$1,000
Equity Line of Credit: up to 80% CLTV**	6.49%	\$11
Equity Line of Credit: up to 90% CLTV**	6.74%	\$11
Easy Equity Loan: up to 80% CLTV**	6.49%	\$11
Easy Equity Loan: up to 90% CLTV**	6.74%	\$11

¹APR=Annual Percentage Rate. CLTV = Combined Loan to Value. Rates, terms, & conditions are subject to change at any time. The "As Low As" rates quoted here are for credit scores of 700+. All home equity loans are valid for loan amounts up to \$50,000.

²Payments listed are examples only. Payment examples are based on a home equity loan with a 60-month term & APR above, calculating the payment per \$1,000. All home equity loans require homeowners insurance. Flood insurance is required for properties in a flood zone. Tax & insurance are not included in the payment the actual payment obligation will be greater.

³The APR for the Line of Credit is variable & may change after the account is opened. Max. rate is 18% APR. Fees for a Line of Credit include an application fee of \$395 unless an initial draw is \$10,000 or more & a balance of \$5,000 is maintained for the first year; appraisal fees may apply & range from \$250 - \$500; some states may charge an Intangible or Mortgage Registration Tax. This cost varies depending on the state.

PERSONAL LOANS

Loan	As Low As APR
Signature**	12.99%
Line of Credit**	17.99%
Deposit Collateral (Share/Certificate)	3.00%

¹APR=Annual Percentage Rate.

²Interest rates determined by individual credit history. The "As Low As" rates quoted here are for credit scores of 700+. Rates, terms, & conditions subject to change at any time. The rate listed indicates automatic payment made electronically (not using cash, coupon book or check mailed to credit union to repay your loan). Add 1% to rate listed when using cash, check or coupons (non-electronic or automated payment method).

HOME IMPROVEMENT LOANS

Term	As Low As APR	Payment Per \$1,000
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Term	As Low As APR	Payment Per \$1,000
Unsecured	12.74%	\$20

¹APR=Annual Percentage Rate. Interest rates determined by individual credit history. The 'As Low As' rates quoted here are for credit scores of 700+. Rates, terms, & conditions subject to change at any time.
²Payments listed are only examples. Payment examples are based off a home improvement loan with a 60-month term & APR listed above calculating the payment per \$1,000. Tax & insurance are not included in the payment the actual payment obligation will be greater.

SAVINGS ACCOUNT

Prime Share Accounts

	APY	Dividend Rate
\$5-\$5,000	0.15%	0.15%
\$5,001-\$25,000	0.15%	0.15%
Over \$25,000	0.15%	0.15%

¹APY = Annual Percentage Yield. Rates may change after the account is opened. Fees may reduce earnings on account. Rate is accurate as of the last dividend declaration date.
² Minimum \$5 deposit required.
³Rate = dividend rate.

HIGH-YIELD SAVINGS ACCOUNTS

Level 1

	APY	Dividend Rate
\$0-\$4,999	0.25%	0.25%
\$5,000 and over	0.75%	0.75%

Required: 0-20 debit or credit transactions per month²

Level 2

	APY	Dividend Rate
\$0-\$4,999	0.25%	0.25%
\$5,000 and over	3.40%	3.35%

Required: 21+ debit or credit transactions per month and \$1,500 or more in direct deposit into your checking within the last 30 days²
¹APY=Annual Percentage Yield. Rates may change after account is opened. Rate is accurate as of last dividend declaration date. Fees may reduce earnings on the account.
²Transaction count is NOT a combination of debit and credit card transactions. Debit card transactions must be posted to the account within the calendar month for it to be considered a qualifying transaction. Credit card transactions must be posted between the 27th day of the previous month and the 26th day of the current month to be considered a qualifying transaction. Excludes ATM and cash transactions. Dividends compounded and credited monthly; interest calculated on each split based on average daily balance. For full terms and conditions, please refer to our Truth in Savings Disclosure.
³Rate = dividend rate.

RISE TRANSACTION ACCOUNT

Level 1

	APY
Under 21 debit or credit transactions per month earns	0.10%
Average daily balance above \$5,000 But Not Exceeding \$10,000	0.10%
Average daily balance above \$10,000 But Not Exceeding \$20,000	0.10%
Average daily balance above \$20,000	0.10%

Level 2

	APY	Dividend Rate
Average daily balance up to but not exceeding \$5,000	2.27%	2.25%
Average daily balance above \$5,000 but not exceeding \$10,000	2.40%	2.50%
Average daily balance above \$10,000 but not exceeding \$20,000	2.85%	3.25%
Average daily balance above \$20,000	2.85%	0.25%

Required: over 21 debit or credit transactions per month; enrollment in eStatements; use of digital banking within the last 90 days; the primary member must have a valid email address on file; over \$1,500 in direct deposit within the last 30 days²

Level 3

	APY	Dividend Rate
Average daily balance up to but not exceeding \$5,000	3.30%	3.25%
Average daily balance above \$5,000 but not exceeding \$10,000	3.43%	3.50%
Average daily balance above \$10,000 but not exceeding \$20,000	3.88%	4.25%
Average daily balance above \$20,000	3.88%	0.75%

Required: over 31 debit or credit transactions per month; enrollment in eStatements; use of digital banking within the last 90 days; the primary member must have a valid email address on file; over \$1,500 in direct deposit within the last 30 days²

¹APY = Annual Percentage Yield. Rates may change after the account is opened. Fees may reduce earnings on account. Rate is accurate as of last dividend declaration date. Rates and terms subject to change without notice.

²Transaction count is NOT a combination of debit and credit card transactions. Debit card transactions must be posted to the account within the calendar month for it to be considered a qualifying transaction. Credit card transactions must be posted between the 27th day of the previous month and the 26th day of the current month to be considered a qualifying transaction. Excludes ATM and cash transactions. Dividends compounded and credited monthly; interest calculated on each split based on average daily balance. For full terms and conditions, please refer to our Truth in Savings Disclosure.

³Rate = dividend rate.

Please note: You must be at least 14 years old to open this account.

HEALTH SAVINGS ACCOUNT

(HSA)	APY	Dividend Rate
	0.50%	0.50%

APY=Annual Percentage Yield. Rates may change after account is opened. Fees may reduce earnings on account. Rate is accurate as of last dividend declaration date. Account opening deposit not required.

³Rate = dividend rate.

Eligibility to contribute to an HSA is established by the following criteria: 1) Covered under a high deductible health plan (HDHP), 2) Not covered by any other health plan that is not an HDHP (with certain exceptions for plans providing preventative care and limited types of permitted insurance and permitted coverage), and 3) Not enrolled in Medicare.

QUICK SILVER MONEY MARKET ACCOUNT

Level 1

	APY	Dividend Rate
\$0-\$4,999	0.25%	0.25%
\$5,000-\$9,999	0.75%	0.75%
\$10,000-\$19,999	0.85%	0.85%
\$20,000-\$49,999	1.70%	1.69%
\$50,000-\$74,999	1.75%	1.74%
\$75,000-\$99,999	1.80%	1.79%
\$100,000-\$249,999	2.70%	2.67%
\$250,000-\$499,999	3.20%	3.15%
\$500,000 and over	3.30%	3.25%

Required: 0-20 transactions per month²

Level 2

	APY	Dividend Rate
\$0-\$4,999	0.25%	0.25%
\$5,000-\$9,999	0.85%	0.85%
\$10,000-\$19,999	0.95%	0.95%
\$20,000-\$49,999	1.80%	1.79%
\$50,000-\$74,999	1.85%	1.83%
\$75,000-\$99,999	1.90%	1.88%
\$100,000-\$249,999	2.80%	2.76%
\$250,000-\$499,999	3.30%	3.25%

\$500,000 and over	3.40%	3.35%
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Required: 21+ transactions per month, \$1,500 or more in Direct Deposit into your checking within the last 30 Days²

¹APY=Annual Percentage Yield. Rates may change after account is opened. Rate is accurate as of last dividend declaration date. Account opening deposit not required. Fees may reduce earnings on this account.

²Transaction count is NOT a combination of debit and credit card transactions. Debit card transactions must be posted to the account within the calendar month for it to be considered a qualifying transaction. Credit card transactions must be posted between the 27th day of the previous month and the 26th day of the current month to be considered a qualifying transaction. Excludes ATM and cash transactions. Dividends compounded and credited monthly; interest calculated on each split based on average daily balance. For full terms and conditions, please refer to our Truth in Savings Disclosure.

³Rate = dividend rate.

IRA/HSA & SHARE CERTIFICATES

IRA Accumulation/Builder

	APY	Dividend Rate
\$25-\$49,999	0.35%	0.35%
\$50,000-\$74,999	0.40%	0.40%
\$75,000-\$99,999	0.40%	0.40%
\$100,000 and over	0.50%	0.50%

¹APY = Annual Percentage Yield. Rates may change after the account is opened. Rate is accurate as of last dividend declaration date. Fees may reduce earnings on the account. ³Rate = dividend rate.

IRA/Share Certificate Rates

	APY	Dividend Rate
3 Month**	4.05%	3.98%
9 Month***	4.40%	4.31%
6 Month	4.00%	3.93%
12 Month	4.00%	3.93%
18 Month	3.75%	3.69%
24 Month	3.00%	2.96%
36 Month	2.50%	2.47%
48 Month	2.50%	2.47%
60 Month	2.50%	2.47%

HSA Certificate – Members who have amassed a balance in their Health Savings Account can use those funds to open an HSA certificate. HSA certificates are offered in the same terms as regular certificates. If you have questions or are interested in opening an HSA certificate, contact us today.

¹APY = Annual Percentage Yield. For all certificates unless otherwise noted: penalty for early withdrawal. Minimum deposit of \$500 required to open certificate & earn dividends. Rate is accurate as today's dividend declaration. Fees may reduce earnings on the account.

³Rate = dividend rate.

**3 Month Certificate requires a minimum deposit of \$5,000.

*** Excludes HSA Certificate. 5-month Certificate requires a minimum deposit of \$500.

OWNER PARTICIPATION ACCOUNT

	APY	Dividend Rate
(OPA)	0.50%	0.50%

¹APY=Annual Percentage Yield. Rates may change after account is opened.

³Rate = dividend rate.

This account is automatically opened by the Credit Union when an Owner Participation rebate is rewarded. Members are unable to deposit additional funds to this account. Rate is accurate as of last declaration date.