

# BAYER CREDIT UNION

## Loan Rate Sheet

Effective: 7/1/18

### Beacon Scoring

|         |    |
|---------|----|
| 730+    | A+ |
| 680-729 | A  |
| 640-679 | B  |
| 600-639 | C  |
| 550-599 | D  |
| 500-549 | E  |

### Loan Promotion

Through August 31, 2018

### Back-to-School Signature Loan Special

\$1,500.00 for 12 months at 11%

|  | Term                    | A+            | A             | B             | C             | D       | E       |     |
|--|-------------------------|---------------|---------------|---------------|---------------|---------|---------|-----|
|  |                         | 730+          | 680-729       | 640-679       | 600-639       | 550-599 | 500-549 |     |
| <b>Auto, RVs, Boats, Trailers</b>                          | 60 months               | 3.50%         | 4.00%         | 4.75%         | 6.25%         | 8.25%   | 11.25%  |     |
|  | 72 months               | 4.00%         | 4.50%         | 5.25%         | 6.75%         | 8.75%   | 11.75%  |     |
|  | 84 months               | 4.50%         | 5.00%         | 5.75%         | 7.25%         | 9.25%   | 12.25%  |     |
| Financing \$35,000 or more                                 |                         |               |               |               |               |         |         |     |
| <b>Motorcycles, ATVs,<br/>Watercraft &amp; Older Autos</b> | 36 months               | 4.50%         | 5.00%         | 5.75%         | 7.25%         | 9.25%   | 12.25%  |     |
|  | 48 months               | 5.00%         | 5.50%         | 6.25%         | 7.75%         | 9.75%   | 12.75%  |     |
|  | 60 months               | 5.75%         | 6.25%         | 7.00%         | 8.50%         | 10.50%  | 13.50%  |     |
| <b>Signature</b>   |                         | 12.00%        | 14.00%        | 16.00%        | 18.00%        | 20.00%  | 22.00%  |     |
| <b>Line of Credit</b>                                      |                         | 10.00%        | 12.00%        | 14.00%        | 16.00%        | 18.00%  | 20.00%  |     |
| <b>Share Secured/CD Secured</b>                            |                         | Div. +2%      |               |               |               |         |         |     |
|  |                         | Prime + 1.00% | Prime + 1.25% | Prime + 2.00% | Prime + 3.00% |         |         |     |
| <b>Home Equity LOC</b>                                     | \$10,000-\$25,000.00    | 60 months     | 5.50%         | 5.75%         | 6.50%         | 7.50%   | n/a     | n/a |
| <b>Home Equity LOC</b>                                     | \$25,000.01-\$30,000.00 | 120 months    | 5.50%         | 5.75%         | 6.50%         | 7.50%   | n/a     | n/a |
| <b>Home Equity LOC</b>                                     | \$30,000.01-\$50,000.00 | 180 months    | 5.50%         | 5.75%         | 6.50%         | 7.50%   | n/a     | n/a |
| Prime 4.50%  |                         |               |               |               |               |         |         |     |

Effective Date: 01-01-17

### 2ND QUARTER SHARE RATES AND YIELDS

Shares-Regular, Special 1, Special 6  
IRA's - Regular, Roth  
Christmas Shares

### RATE

0.10%  
0.20%  
0.10%

### APY

0.10%  
0.20%  
0.10%

Effective Date: 01-01-17

### CURRENT CD RATES

3 month cd - \$1000 minimum  
6 month cd - \$1000 minimum  
12 month cd - \$1000 minimum  
24 month cd - \$1000 minimum  
36 month cd - \$1000 minimum

0.15%  
0.20%  
0.30%  
0.40%  
0.60%

0.15%  
0.20%  
0.30%  
0.40%  
0.60%

This credit union is federally insured by the National Credit Union Administration