## Rapid City Medical Federal Credit Union



As we close out 2004, the staff of Rapid City Medical Federal Credit Union would like you to know how much we have appreciated the opportunity to serve you during the past year. As we enter the year 2005, please rely on us as your full service financial institution.

We wish you much happiness and prosperity during the year ahead!!!



It won't be long before you're looking for signs of spring and ways to reduce your taxes. While the weather is difficult for some forecasters to predict, we can help you reduce your taxes and get ahead on your retirement savings, too.

How? By opening an individual retirement account (IRA), you can contribute for last year's tax reporting until the April 15 tax-filing deadline.

Contact Rapid City Medical Federal Credit Union for more information: 605-342-7776

## Keep Your Identity to



**Yourself ...** Identity theft is the number one consumer complaint, according to the Federal Trade Commission.

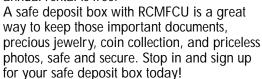
But there are ways to protect yourself. First, always take steps to shield your identity. For example: Never give out personal information unless you know whom you're dealing with, keep passwords on your accounts, and shred all personal financial documents.

Finally, order a credit report at least once a year. Scan the reports for anything that seems out of the ordinary.

If you need help or advice, contact a credit union representative.

# FIRST YEAR FRFF!!!

Sign up for your new safe deposit box today and your first annual rental is free.



Sizes available: 3x10 - \$25, 5x10 - \$35, 10x10 - \$55

### REGULATION CC FUNDS AVAILABILITY POLICY (CHECK HOLDS)

REG. CC requires that financial institutions provide customers with disclosures stating when their funds will be available for withdrawal.

Our policy is to make funds from your deposits available to you on the same business day that we receive your deposit. In some cases, we will not make all of the funds that you deposit by check available until the 5th business day after the day of your deposit. On a case-by-case bases, longer delays may apply but will generally be available no later than the 11th business day. However, the first \$100.00 of your deposit will be available on the first business day after the day of your deposit. We will notify you if we delay your ability to withdrawal funds for any reason, and will tell you when the funds will be available.



## STRESS LESS WITH A HOLIDAY CLUB ACCOUNT

Do you always scramble to pay for presents and other holiday items when the season arrives? One way to relieve your holiday finance anxiety is to open a holiday club account at your credit union.

Figure out approximately what you spent last year, and put this into your account monthly. You also can arrange to have that amount automatically deducted from your paycheck.

For more information, stop by or call the credit union today.

# Pay your RCMFCU VISA by phone.

As long as you have an active checking account your payment is just a phone call away.



**MORE DETAILS TO FOLLOW** 

# RAPID CITY MEDICAL FEDERAL CREDIT UNION

625 Flormann St. • Rapid City, SD 57701 Tel (605) 342-7776 • Fax (605) 348-3172 www.rapidcitymedicalfcu.com The following list of fees reflects the credit unions philosophy that members who use certain costly services should pay for them, rather than ask all members to share the cost. In this way, the entire membership of RAPID CITY MEDICAL FEDERAL CREDIT UNION is served in the fairest way possible.

#### **SCHEDULE OF FEES**

Effective January 1, 2005

Encouve sandary 1, 2000
SHARE/SAVINGS ACCOUNT FEES:
Membership fee\$25.00
Dormant/inactive account (No activity
within 12 months) monthly fee
Early account closing within 90 days of opening 10.00
CHECKING ACCOUNT FEES:
NSF per item\$25.00
Stop payment order
Check Copies
Statement/checkbook reconciliation (per hour) 10.00
Share draft monthly fee FREE
DEPOSITS:
NSF returned check \$10.00
ATM/CHECK CARD FEES:
Overdraft by ATM or Check card per item \$25.00
ATM from Non advantage machine 1.00
ATM/check card replacement 5.00
New ATM pin number
ATM card / Debit card FREE
ACH/EFT FEES:
NSF ACH/EFT\$25.00
Manual processing of ACH/EFT
Stop pay of ACH/EFT
LOAN FEES:
Loan processing \$30.00 Loan refinancing \$30.00
Loan extension/over limit fee
Late loan payment (7 day grace)
Visa late fee 25.00
Visa over limit fee
Visa NSF payment fee
Mortgage verification 5.00
OTHER FEES:
Print out of account history, per page \$ 1.00
Statement copy per page
Money orders (each)
Stop pay on lost or stolen Cashier check 15.00
Travelers checks (single signature) 1.00 per 100
Travelers checks for two
Outgoing wire: Domestic
Outgoing wire: Foreign
Fax fee
International fax fee
Copy machine use
Return mail item
Overnight mail
Check cashing fee (members with no relationship) 5.00
SAFE DEPOSIT BOX ANNUAL FEES:
3 x 10 (per box)
5 x 10 (per box)
Replacement lock (loss of one key)
Drilling fee & replacement lock (loss of both keys) . 150.00
J



Equal Opportunity Bring th

Lender

READING AWARD:

Bring this newsletter in and you will be entered in our quarterly newsletter drawing.

#### - LOAN RATES FFFECTIVE 12-15-2004 -

		NEW AN	D USED	AUTOS				
			A+	A	В	С	C-	D
	LOAN TYPE	TERM	APR	APR	APR	APR	APR	APR
NEW/NEARLY NEW	Cars, pickups,	24 MO	4.15%	4.40%	4.90%	6.90%	15.50%	18.00%
2005, 2004, 2003	conversion vans	36 MO	4.15%	4.40%	4.90%	6.90%	15.50%	18.00%
		48 MO	4.25%	4.50%	5.00%	7.00%	15.50%	18.00%
		60 MO	4.25%	4.50%	5.00%	7.00%	15.50%	18.00%
		72 MO	5.25%	5.50%	6.00%	8.00%	15.50%	18.00%
100% FINANCING ON				/AILABLE	TO QUAL	JIFIED BU	YERS	
72 months minimum \$					76.1		00 "	
2004 considered new i				sidered n				
USED AUTOS	Cars, pickups,	24 MO	4.50%	4.75%	5.25%	7.25%	15.50%	18.00%
02, 01, 00, 99	conversion vans		4.50%	4.75%	5.25%	7.25%	15.50%	18.00%
		48 MO	4.75%	5.00%	5.50%	7.50%	15.50%	18.00%
		60 MO	5.00%	5.25%	5.75%	7.75%	15.50%	18.00%
60 MONTHS LESS TH	IAN 60,000 MILE	ES / MIN \$	12,000 (V	ehicles ov	er 100,00	0 miles - r	max. 36 m	o. term)
98 and 97	90%	48 MO	8.00%	8.25%	8.75%	10.75%	15.50%	18.009
96 and older	90%	36 MO	10.00%	10.25%	10 75%	12.75%	15.50%	18.009
MOTOR HOMES, CAN						12.1.070	10.0070	10.00
	O \$ 2,499	36 MO	7.50%	7.75%	8.25%	10.25%	15.50%	18.009
1 ' '	O \$ 4,999	60 MO	7.00%	7.25%	7.75%	9.75%	15.50%	18.009
	O \$ 9,999	84 MO	6.50%	6.75%	7.25%	9.25%	15.50%	18.009
\$10,000 T	O \$14,999	96 MO	6.25%	6.50%	7.00%	9.00%	15.50%	18.009
	O \$24,999	120 MO	7.00%	7.25%	7.75%	9.75%	15.50%	18.009
\$25,000 &	- + ,	144 MO	7.25%	7.50%	8.00%	10.00%	15.50%	18.009
SNOWMOBILE, ALL T								2.00
						7.00	45 5551	40
NEW CURF		48 MO	5.15%	5.40%	5.90%	7.90%	15.50%	18.009
	IOUS YEAR	48 MO	5.15%	5.40%	5.90%	7.90%	15.50%	18.009
	5 YEARS OLD	36 MO	5.15%	5.40%	5.90%	7.90%	15.50%	18.009
USED 6 YE	ARS & OLDER	24 MO	8.00%	8.25%	8.75%	10.75%	15.50%	18.00
MOTORCYCLES								
TO \$2,499		24 MO	8.00%	8.25%	8.75%	10.75%	15.50%	18.00°
\$2,500-\$4,9	199	36 MO	7.00%	7.25%	7.75%	9.75%	15.50%	18.009
\$5,000-\$9,9		48 MO	6.00%	6.25%	6.75%	8.75%	15.50%	18.00
1		60 MO	6.00%			ı	15.50%	18.00
\$10,000-\$14		1	ı	6.25%	6.75%	8.75%		
\$15,000-\$19,999		72 MO	6.00%	6.25%	6.75%	8.75%	15.50%	18.009
\$20,000 AN	DOVER	84 MO	6.25%	6.50%	7.00%	9.00%	15.50%	18.009
WHEN CREDIT IS DUE			IONAL F	RATES				
						,	_	
	UNDERWRITI	_	A+	A	В	O	C-	D
INIOCOURER	REPAYMENT	TERMS	A+ APR	A APR	B APR	C APR	C- APR	
	REPAYMENT TO \$1500	30BW 60MO	APR	APR	APR	APR	APR	APR
UNSECURED UP TO \$10,000 PER	REPAYMENT 7 TO \$1500 \$1501-3000	30BW 60MO 48.50/105	APR				_	APR
UP TO \$10,000 PER HOUSEHOLD	REPAYMENT 7 TO \$1500 \$1501-3000 \$3001-5000	30BW 60MO 48.50/105 78.50/170	APR	APR	APR	APR	APR	APR
UP TO \$10,000 PER HOUSEHOLD INCLUDES SIGNATURE	REPAYMENT 7 TO \$1500 \$1501-3000	30BW 60MO 48.50/105 78.50/170 UP TO	APR	APR	APR	APR	APR	APR
UP TO \$10,000 PER HOUSEHOLD INCLUDES SIGNATURE LINE-OF-CREDIT	REPAYMENT 1 TO \$1500 \$1501-3000 \$3001-5000 \$5000-above	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO	APR 10.25%	APR 11.25%	APR 12.50%	APR 15.50%	APR 17.50%	18.00°
UP TO \$10,000 PER HOUSEHOLD INCLUDES SIGNATURE LINE-OF-CREDIT LOANS	REPAYMENT 1 TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00	APR 10.25% 17.00%	APR 11.25% 17.00%	APR 12.50% 17.00%	APR 15.50% 17.00%	APR 17.50% 17.00%	18.009
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD	REPAYMENT 1 TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO	APR 10.25% 17.00%	APR 11.25% 17.00%	APR 12.50% 17.00%	APR 15.50% 17.00%	APR 17.50% 17.00%	18.009
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal	APR 10.25% 17.00% 10.90% e rate	APR 11.25% 17.00% 10.90%	APR 12.50% 17.00% 10.90%	APR 15.50% 17.00% 10.90%	APR 17.50% 17.00% 10.90%	18.00° 17.00° 10.90°
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificate rity required	APR 10.25% 17.00% 10.90% e rate on these k	APR 11.25% 17.00% 10.90%	APR 12.50% 17.00% 10.90%	APR 15.50% 17.00% 10.90%	APR 17.50% 17.00%	18.00° 17.00° 10.90°
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal	APR 10.25% 17.00% 10.90% e rate on these k	APR 11.25% 17.00% 10.90%	APR 12.50% 17.00% 10.90%	APR 15.50% 17.00% 10.90%	APR 17.50% 17.00% 10.90%	18.00° 17.00° 10.90°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 55%/\$25.00 3% of bal er/certificate rity required	APR 10.25% 17.00% 10.90% e rate on these k	APR 11.25% 17.00% 10.90% pans	APR 12.50% 17.00% 10.90% 95% of s	APR 15.50% 17.00% 10.90% hare/certifice	APR 17.50% 17.00% 10.90% cate balance	18.00° 17.00° 10.90°
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificate rity required prime rate 60 MO	APR 10.25% 17.00% 10.90% e rate on these k	APR 11.25% 17.00% 10.90% pans 6.00%	APR 12.50% 17.00% 10.90% 95% of s 6.50%	APR 15.50% 17.00% 10.90% hare/certifid	APR 17.50% 17.00% 10.90% cate balance 15.50%	18.00° 17.00° 10.90°
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificaterity required prime rate 60 MO 96 MO	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50%	APR 11.25% 17.00% 10.90% cans 6.00% 6.75%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25%	APR 15.50% 17.00% 10.90% hare/certifid 8.50% 9.25%	APR 17.50% 17.00% 10.90% cate balanc 15.50% 15.50%	18.00° 17.00° 10.90° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificaturity required prime rate 60 MO 96 MO 120 MO	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00%	APR 11.25% 17.00% 10.90%  ans 6.00% 6.75% 7.25%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75%	APR 15.50% 17.00% 10.90% hare/certifid 8.50% 9.25% 9.75%	APR 17.50% 17.00% 10.90% cate balanc 15.50% 15.50% 15.50%	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000 \$15001-50000	308W 60MO 48.50/105 78.50/170 UP TO 36 MO 55//\$25.00 3% of bal e/certificat rity required prime rate 60 MO 96 MO 120 MO 180 MO	17.00% 10.90% e rate on these k 5.75% 6.50% 7.00%	17.00% 10.90% 06.75% 7.25% 7.50%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25%	APR 15.50% 17.00% 10.90% hare/certifid 8.50% 9.25%	APR 17.50% 17.00% 10.90% cate balanc 15.50% 15.50%	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000 \$15001-50000 prime rate 5.25	308W 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificat-rity required prime rate 60 MO 96 MO 120 MO 120 MO 180 MO 5% effectives	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 12-20-04	17.00% 17.00% 10.90% 0ans 6.00% 6.75% 7.25% 7.50%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00%	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00%	APR 17.50% 17.00% 10.90% cate balance 15.50% 15.50% 15.50%	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000 prime rate 5.25 fees unless init	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal re/certificate rity required prime rate 60 MO 96 MO 120 MO 180 MO 5% effective tial loan ar	APR 10.25% 17.00% 10.90% e rate on these k 6.50% 7.00% 7.25% 12-20-04 nount is	17.00% 10.90% ans 6.00% 6.75% 7.25% 7.50%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00%	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%	APR 17.50% 17.00% 10.90% cate balanc 15.50% 15.50% 15.50%	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$10001-15000 \$15001-50000 prime rate 5.25 fees unless into home equity	308W 60MO 48.50/105 78.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificaterity required prime rate 60 MO 96 MO 120 MO 180 MO 5% effective tial loan arr loans will loans will alloans will prime rate loans will be seen to see the seen that the s	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% 12-20-04 increase	APR 11.25% 17.00% 10.90% ans 6.00% 6.75% 7.25% 7.50% 1	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 8.00% an or equans with	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%	APR 17.50% 17.00% 10.90% cate balanc 15.50% 15.50% 15.50%	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates c	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$10001-15000 \$15001-50000 prime rate 5.25 fees unless into home equity io based on the	308W 60MO 48.50/105 78.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificatority required prime rate 60 MO 96 MO 120 MO 180 MO 5% effective tial loan ar loans will e appraised	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% 12-20-04 increase d value of	APR 11.25% 17.00% 10.90% ans 6.00% 6.75% 7.25% 7.50% 1 greater th 1% on lof the prop	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 8.00% an or equans with erty.	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00%  July 10.00%	APR 17.50% 17.00% 10.90% cate balanc 15.50% 15.50% 15.50% 00.000 than	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NOUSEHOLDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 00% loan to value rat FIRST MORTGAGES	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000 prime rate 5.25 fees unless nil on home equity io based on the Closi	308W 60MO 48.50/105 78.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificaterity required prime rate 60 MO 96 MO 120 MO 180 MO 5% effective tial loan arr loans will loans will alloans will prime rate loans will be seen to see the seen that the s	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% 12-20-04 increase d value of	APR 11.25% 17.00% 10.90% ans 6.00% 6.75% 7.25% 7.50% 1 greater th 1% on lof the prop	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 8.00% an or equans with erty.	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00%  July 10.00%	APR 17.50% 17.00% 10.90% cate balanc 15.50% 15.50% 15.50% 00.000 than	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 10% loan to value rat FIRST MORTGAGES IN-House Loans - Ow	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000 \$15001-50000 prime rate 5.25 fees unless init on home equity io based on the Closiner	308W 60MO 48.50/105 78.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificatority required prime rate 60 MO 96 MO 120 MO 180 MO 5% effective tial loan ar loans will e appraised	17.00% 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% e 12-20-02 mount is gincreased value of ay increase	17.00% 10.90% 10	17.00% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty.	17.00% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%  all to \$50 a greater estate loar	APR 17.50% 17.50% 17.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50%	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rat FIRST MORTGAGES In-House Loans - Ow Occupied Fixed Rate M	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000 \$15001-50000 prime rate 5.25 fees unless inition home equity io based on the Closi ner Mortgages 1	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal re/certificat- rity required prime rate 60 MO 96 MO 120 MO 120 MO 120 MO 5% effective tial loan ar loans will e a appraised ng costs m	17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 12-20-02 nount is increase d value of ay increase 4.75%	17.00% 10.90% 10.90% 6.00% 6.75% 7.25% 7.50% 4 greater th 1% on lof f the propse the APF 6-10 Ye	17.00% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real (aars – 5.25	17.00% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%  all to \$50 a greater estate loar	APR 17.50% 17.00% 10.90% cate balanc 15.50% 15.50% 15.50% 00.000 than	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rat FIRST MORTGAGES In-House Loans - Ow Occupied Fixed Rate M	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000 \$15001-50000 prime rate 5.25 fees unless inition home equity io based on the Closi ner Mortgages 1	30BW 60MO 48.50/105 78.50/105 70.70 36 MO 5%/\$25.00 3% of bal e/certificat-rity required prime rate 60 MO 120 MO 1	17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 12-20-02 nount is increase d value of ay increase 4.75%	17.00% 10.90% 10.90% 6.00% 6.75% 7.25% 7.50% 4 greater th 1% on lof f the propse the APF 6-10 Ye	17.00% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real (aars – 5.25	17.00% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%  all to \$50 a greater estate loar	APR 17.50% 17.50% 17.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50%	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rat FIRST MORTGAGES In-House Loans - Ow Occupied Fixed Rate M Secondary Market Lo	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000 \$15001-50000 prime rate 5.25 fees unless inition home equity io based on the Closi ner Mortgages 1	30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal re/certificat- rity required prime rate 60 MO 96 MO 120 MO 120 MO 180 MO 5% effective tial loan ar loans will e appraised ng costs m -5 Years – Mortgage C	17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 12-20-02 nount is increase d value of ay increase 4.75% Departmen	17.00% 10.90% 10.90% 6.00% 6.75% 7.25% 7.50% 4 greater th 1% on lof the proppse the APF 6-10 Ye at for curre	12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real (ars – 5.25) int rates	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00%  ual to \$50 a greater estate loan i% 11-	APR 17.50% 17.00% 10.90% tate balance 15.50% 15.50% 15.50% 00.000 than ns. 15 Years -	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rat FIRST MORTGAGES In-House Loans - Ow Occupied Fixed Rate M Secondary Market Lo MOBILE HOMES	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-50000 \$15001-50000 prime rate 5.25 fees unless inition home equity io based on the Mortgages 1 mans See I	30BW 60MO 48.50/105 78.50/105 78.50/107 UP TO 36 MO 5%/\$25.00 3% of bal e/certificat-rity required prine rate 60 MO 120 MO 120 MO 180 M	17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 12-20-02 nount is increase d value of ay increase 4.75% Departmen	17.00% 10.90% 10.90% 6.00% 6.75% 7.25% 7.50% 4 greater th 1% on lof the proppse the APF 6-10 Ye at for curre	12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real (ars – 5.25) int rates	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00%  ual to \$50 a greater estate loan i% 11-	APR 17.50% 17.00% 10.90% tate balance 15.50% 15.50% 15.50% 00.000 than ns. 15 Years -	17.00° 10.90° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 100 can to value rat FIRST MORTGAGES IN-HOUSE Loans - Ow Occupied Fixed Rate IN Secondary Market Lo MOBILE HOMES new-4 yrs 180 MO	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$15001-50000 prime rate 5.25 fees unless inition home equity in based on the Closi ner Mortgages 190% book value	30BW 60MO 48.50/105 78.50/105 78.50/107 UP TO 36 MO 5%/\$25.00 3% of bal e/certificat-rity required prine rate 60 MO 120 MO 120 MO 180 M	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% e12-20-02 mount is gincreased value of ay increased 4.75% Departmer assessed	APR 11.25% 17.00% 10.90% Dans 6.00% 6.75% 7.25% 7.50% 14 1% on lot the propose the APF 6-10 Ye at for curres (new-up to	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real cars – 5.25% intrates 100% purc	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%  ual to \$50 a greater estate loar 3% 11- hase price)	APR 17.50% 17.50% 17.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50%	APR 18.00° 17.00° e e 18.00° 1
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of Down loan to value rat FIRST MORTGAGES IN-HOUSE LOANS - OW DOCUPIED FIXED RATE N SECONDARY MARKE LO MOBILE HOMES 180 MO 5-8 yrs 184 MO 5-8 yrs 144 MO	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$15001-15000 prime rate 5.25 fees unless in income equity io based on the Closi ner Mortgages 1000 book value New to 4 years	30BW 60MO 48.50/105 78.50/105 78.50/107 UP TO 36 MO 5%/\$25.00 3% of bal e/certificat-rity required prine rate 60 MO 120 MO 120 MO 180 M	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% 12-20-04 nincrease d value of ay increase 4.75% Departmen assessed 9.15%	APR 11.25% 17.00% 10.90% ans 6.00% 6.75% 7.25% 7.50% 4 greater the 1% on lof the prop se the APF 6-10 Ye at for curre (new-up to 9.40%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real of ars – 5.25 int rates 100% purc 9.90%	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00% lal to \$50 a greater estate loar s% 11- hase price) 11.90%	APR 17.50% 17.50% 17.00% 10.90% 2ate balanc 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 16.00%	17.00% 17.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00%
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 20% loan to value rats FIRST MORTGAGES IN-HOUSE LOANS - OW DOCUDIED FIXED RATE LOANS SECONDARY MARKET LO MOBILE HOMES 180 MO 3-11 yrs 120 MO	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-15000 prime rate 5.25 fees unless inition home equity to based on the Closi ner Mortgages 190% book value 190% book value 5-8 years	30BW 60MO 48.50/105 78.50/105 78.50/107 UP TO 36 MO 5%/\$25.00 3% of bal e/certificat-rity required prine rate 60 MO 120 MO 120 MO 180 M	17.00% 10.90% 10	17.00% 17.00% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real cars – 5.25 int rates 100% purc 9.90%	APR 15.50% 17.00% 10.90% hare/certifid 8.50% 9.25% 9.75% 10.00%  lail to \$50 a greater estate loar systate loar 11.90% 11.90% 12.90%	APR 17.50% 17.50% 17.50% 10.90% 15.50% 15.50% 15.50% 15.50% 15.50% 15.50% 16.00% 16.00%	17.00% 17.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00%
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 20% loan to value rats FIRST MORTGAGES IN-HOUSE LOANS - OW DOCUDIED FIXED RATE LOANS SECONDARY MARKET LO MOBILE HOMES 180 MO 3-11 yrs 120 MO	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above  OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-150000 \$71001-50000 prime rate 5.25 fees unless inition home equity io based on the Closi ner Mortgages 10001-150000 Mortgages 10001-150000 Prime rate 5.25 10001-10000 Prime rate 5.25 10001-100000 Prime rate 5.25 10001-10000 Prime rate 5.25 10001-100000 Prime rat	308W 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificate fity required prime rate 60 MO 96 MO 120 MO 120 MO 180 MO 3% effective fital loan ar loans will e appraised paper appraised prime rate for the fital loan ar loans will e appraised for 100% tax is	17.00% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.575% 10.7.25% 11.2-20-0² 10.15% 10.15% 11.15% 12.15%	17.00% 10.90% 10.90% 10.90% 10.90% 10.90% 10.40% 11.40% 11.40% 11.40%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real (aars – 5.25) int rates 100% purc 9.90% 11.90% 11.90%	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00%  Jal to \$50 a greater estate load % 11- hase price 11.90% 12.90% 13.90%	17.50% 17.00% 10.90% 15.50% 15.50% 15.50% 15.50% 15.50% 16.00% 16.00% 17.00%	17.00% 17.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00%
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rats FIRST MORTGAGES IN-HOUSE LOANS - OW DOCCUPIED FIXED RATE NO CECUPIED FIXED RAT	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above  OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$10001-150000 \$10001-150000 prime rate 5.25 fees unless inition home equity io based on the Closi ner Mortgages ans See I 90% book value New to 4 years 5-8 years 9-11 yrs 12-15 yrs	308W 60MO 48.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificate fity required prime rate 60 MO 96 MO 120 MO 120 MO 180 MO 3% effective fital loan ar loans will e appraised appraised or 100% tax	17.00% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.5.75% 10.7.25% 11.2-20-0² 10.15% 10.15% 11.15% 11.15% 12.15%	17.00% 10.90% 10.90% 10.90% 10.90% 10.90% 10.40% 11.40% 11.40% 11.40%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or eql ans with erty. R on real ars – 5.25 on real of the series of	APR 15.50% 17.00% 10.90% hare/certifid 8.50% 9.25% 10.00% 11.90% 11.90% 11.90% 13.90% 14.90%	APR 17.50% 17.00% 10.90% 15.50% 15.50% 15.50% 15.50% 16.00% 17.00%	17.00% 17.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00%
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rat FIRST MORTGAGES IN-HOUSE LOANS - OW Occupied Fixed Rate N Secondary Market Lo MOBILE HOMES new-4 yrs 180 MO 5-8 yrs 144 MO 9-11 yrs 120 MO 12-15 yrs 72 MO	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$10001-15000 \$10001-15000 prime rate 5.25 fees unless information home equity in based on the Closi her Mortgages 190% book value New to 4 years 5-8 years 9-11 yrs 12-15 yrs	IERMS 30BW 60MO 48.50/105 78.50/105 78.50/170 UP TO 36 MO 5%/\$25.00 3% of bal e/certificat- rity required prime rate 60 MO 120 M	APR 10.25% 17.00% 10.90% e rate on these ki 5.75% 6.50% 7.00% 7.25% 12-20-02 mount is sincrease d value of ay increase 4.75% Departmer assessed 9.15% 10.15% 11.15% 12.15% ESTMEN RES	APR 11.25% 17.00% 10.90% Dans 6.00% 6.75% 7.25% 7.50% 4 17.00% 10.40% 10.40% 11.40% 11.40% 11.40%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real cars - 5.25 ent rates 100% purc 9.90% 10.90% 11.90% 12.90%	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00%  Jal to \$50 a greater estate load % 11- hase price 11.90% 12.90% 13.90%	APR 17.50% 17.50% 17.50% 17.00% 10.90% 15.50% 15.50% 15.50% 15.50% 16.00% 17.00% 17.00%	APR 18.00° 17.00° e e 18.00° 1
UP TO \$10,000 PER HOUSEHOLD NOUSEHOLD SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rat FIRST MORTGAGES IN-HOUSE LOANS - OW Occupied Fixed Rate N Secondary Market Lo MOBILE HOMES new-4 yrs 180 MO 5-8 yrs 144 MO 9-11 yrs 120 MO 12-15 yrs 72 MO  INVESTMENT RATES/IR TERM RATE	REPAYMENT TO \$1500 \$1501-3000 \$1501-3000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$10001-15000 \$15001-15000 prime rate 5.25 fees unless informer Mortgages 1 mer Mortgages 1 mer Mortgages 2 mer S-8 years 9-11 yrs 12-15 yrs A RATES REGIAPY MINIII	308W 60MO	17.00% 10.90% 10	APR 11.25% 17.00% 10.90% ans 6.00% 6.75% 7.25% 7.50% 14 17.00 on lof the prop se the APF 6-10 Ye at for curre (new-up to 9.40% 10.40% 11.40% 12.40% VTS	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 8.00% an or equans with erty. R on real (ars – 5.25 ont rates) 10.90% 11.90% 12.90% GRANE TIER	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%  a greater estate loar 9% 11-90% 12.90% 13.90% 14.90%  ACCOUN	APR 17.50% 17.50% 17.00% 10.90% 2ate balanc 15.50% 15.50% 15.50% 15.50% 16.00% 17.00% 17.00% 17.00%	18.00° 17.00° 10.90° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of the secondary Market Loans Decupied Fixed Rate M Secondary Market Loans MOBILE HOMES New-4 yrs 180 MO 5-8 yrs 144 MO 9-11 yrs 120 MO 12-15 yrs 72 MO  INVESTMENT RATES/IR  TERM RATE 6 MO 2.00%	REPAYMENT     TO \$1500     \$1501-3000     \$3001-5000     \$5000-above     OVERDRAFT     VISA CARD     3% above shar     no lending autho     line-of-credit     fixed rate     To \$5000     \$5001-10000     \$10001-150000     \$10001-150000     prime rate 5.25     fees unless inition home equity     io based on the lease     one contact	TERMS 30BW 60MO 48.50/105 78.50/170 UP TO 36 MO 55%/\$25.00 3% of bal er/certificaterity required prime rate 60 MO 96 MO 120 MO 180 MO 180 MO 5% effective tial loan ar loans will loans will loans will loans will coans wil	17.00% 10.90% 10	17.00% 10.90% 10.90% 10.90% 10.90% 10.90% 10.75% 10.7.25% 10.7.25% 10.7.50% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. con real of ars = 5.25 ant rates 100% purc 9.90% 11.90% 11.90% TIER 1,000-9	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00% lal to \$50 a greater estate loar % 11- hase price) 11.90% 12.90% 13.90% 14.90% ACCOUN	APR 17.50% 17.50% 17.00% 10.90% 2ate balanc 15.50% 15.50% 15.50% 15.50% 16.00% 17.00% 17.00% 18.00% 17.00% 18.00% 17.00% 18.00% 17.00%	18.00° 17.00° 10.90° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rate FIRST MORTGAGES In-House Loans - Ow Occupied Fixed Rate N Secondary Market Lo MOBILE HOMES new-4 yrs 180 MO 9-11 yrs 120 MO 12-15 yrs 72 MO  INVESTMENT RATES/IR TERM RATE 6 MO 2.00% 12 MO 3.00%	REPAYMENT     TO \$1500     \$1501-3000     \$3001-5000     \$5000-above     OVERDRAFT     VISA CARD     3% above shar     no lending autho     line-of-credit     fixed rate     To \$5000     \$5001-10000     \$10001-15000     \$10001-15000     prime rate 5.25     fees unless inition home equity     to based on the     Closi     normalized     Overland     Overland     Apy     ARATES     APY     APY     3.03%     200-2	308W 60MO	17.00% 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% 2.12-20-02 mount is a increased value of ay increased value of ay increased 10.15% 10.15% 11.15% 12.15% RES RATE 0.00% 0.50%	17.00% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 10.7.25% 10% 10% 10% 10% 10.40% 11.40% 11.40% 12.40% 10.40% 10.50%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 8.00% an or equal sum with erty. R on real cars – 5.25 on re	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00% al to \$50 a greater estate loar 3% 11- hase price) 11.90% 13.90% 14.90%  ACCOUN 999.99 19,999.99	17.50%  17.50%  17.50%  17.50%  10.90%  15.50%  15.50%  15.50%  15.50%  16.00%  17.00%  17.00%  17.00%  17.00%	17.00% 17.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00% 18.00%
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rat FIRST MORTGAGES In-House Loans - Ow Occupied Fixed Rate M Secondary Market Lo MOBILE HOMES new-4 yrs 180 MO 5-8 yrs 144 MO 9-11 yrs 120 MO 9-11 yrs 120 MO 12-15 yrs 72 MO  INVESTMENT RATES/IR EMM RATE 6 MO 2.00% 18 MO 3.15%	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$15001-15000 prime rate 5.25 fees unless inition home equity in based on the Closi her Mortgages 190% book value New to 4 years 5-8 years 9-11 yrs 12-15 yrs  A RATES REGI APY 2.02% 3.03% 3.03% 3,000 \$1001-5000 \$1001-50000 \$1001-50000 \$15001-500000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50000 \$15001-50	Section	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% 12-20-02 mount is gincrease d value of ay increase 4.75% Departmer assessed 9.15% 10.15% 11.15% ESTMEN RES  RATE 0.00% 0.50% 0.75%	APR 11.25% 17.00% 10.90% Dans 6.00% 6.75% 7.25% 7.50% 14 17.00% 19.40% 10.40% 11.40% 12.40%  APY 0.00% 0.50% 0.75%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real of the rates 100% purc 9.90% 12.90% 12.90% GRAND TIER 1,000-9 10,000- 20,000- 20,000-	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%  Jal to \$50 a greater estate loar state loar 11.90% 12.90% 14.90%  ACCOUN 999.99 19,999.99 49,999.99	APR 17.50% 17.50% 17.50% 17.00% 10.90% 15.50% 15.50% 15.50% 15.50% 16.00% 16.00% 17.00% 17.00% 17.00% 17.00%	APR 18.00° 17.00° e  18.00° 18
UP TO \$10,000 PER HOUSEHOLD INCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rat FIRST MORTGAGES IN-House Loans - Ow Occupied Fixed Rate M Secondary Market Lo MOBILE HOMES new-4 yrs 180 MO 5-8 yrs 144 MO 9-11 yrs 120 MO 12-15 yrs 72 MO  INVESTMENT RATES/IR TERM RATE 6 MO 2.00% 12 MO 3.05% 12 MO 3.15% 24 MO 3.25%	REPAYMENT TO \$1500 \$1501-3000 \$1501-3000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$15001-15000 prime rate 5.25 fees unless into home equity io based on the Closi ner Mortgages 1000 \$1000 \$10001-15000 \$15001-500000 \$15001-5	Section	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% 12-20-04 mincrease d value of ay increase 4.75% Departmer assessed 9.15% 10.15% 11.15% 12.15% 12.15% ESTMEN RES RATE 0.00% 0.50% 0.75% 9.100%	APR 11.25% 17.00% 10.90% ans 6.00% 6.75% 7.25% 7.50% 14 yor on lof the prop se the APF 6-10 Ye on the prop se the APF 10.40% 10.40% 11.40% 12.40% VTS  APY 0.00% 0.55% 1.05%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real of ars – 5.25 ant rates 100% purc 9.90% 11.90% 12.90% GRANE TIER 1,000-9 10,000-50,000-50,000-50,000-	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00% lal to \$50 a greater estate load 3% 11- hase price) 11.90% 12.90% 13.90% 14.90% ACCOUN 999.99 19,999.99	APR 17.50% 17.50% 17.50% 17.50% 15.50% 15.50% 15.50% 15.50% 15.50% 16.00% 17.00% 17.00% 17.00% 1.15% 1.15% 1.20%	18.00° 17.00° 10.90° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of the composition of the compos	REPAYMENT     TO \$1500     \$1501-3000     \$3001-5000     \$5000-above     OVERDRAFT     VISA CARD     3% above sharn no lending authol line-of-credit fixed rate     To \$5000     \$5001-10000     \$10001-150000     \$10001-150000     \$10001-50000     prime rate 5.25     fees unless inition home equity io based on the least continued by the least	Section   Sect	17.00% 10.90% e rate on these k  5.75% 6.50% 7.25% 212-20-04 nount is g increased value of ay increase 4.75% Departmer assessed 9.15% 10.15% 11.15% 12.15% ESTMEN RES  RATE 0.00% 0.50% 0.75% 9.1.00% 1.25%	17.00% 10.90% 10.90% 10.90% 10.90% 10.90% 10.90% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40% 11.40%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real of the rates 100% purc 9.90% 12.90% 12.90% GRAND TIER 1,000-9 10,000- 20,000- 20,000-	APR 15.50% 17.00% 10.90% hare/certifie 8.50% 9.25% 9.75% 10.00% lal to \$50 a greater estate load 3% 11- hase price) 11.90% 12.90% 13.90% 14.90% ACCOUN 999.99 19,999.99	APR 17.50% 17.50% 17.50% 17.00% 10.90% 15.50% 15.50% 15.50% 15.50% 16.00% 16.00% 17.00% 17.00% 17.00% 17.00%	18.00° 17.00° 10.90° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00° 18.00°
UP TO \$10,000 PER HOUSEHOLD INCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of 90% loan to value rat FIRST MORTGAGES IN-House Loans - Ow Occupied Fixed Rate M Secondary Market Lo MOBILE HOMES new-4 yrs 180 MO 5-8 yrs 144 MO 9-11 yrs 120 MO 12-15 yrs 72 MO  INVESTMENT RATES/IR TERM RATE 6 MO 2.00% 12 MO 3.05% 12 MO 3.15% 24 MO 3.25%	REPAYMENT TO \$1500 \$1501-3000 \$3001-5000 \$5000-above OVERDRAFT VISA CARD 3% above shar no lending autho line-of-credit fixed rate To \$5000 \$5001-10000 \$15001-15000 prime rate 5.25 fees unless init on home equity in based on the Closi ner Mortgages 190% book value New to 4 years 5-8 years 9-11 yrs 12-15 yrs  A RATES REGI APY 2.02% 3.19% 3.03% 200-2 3.19% 3.03% 200-2 3.19% 3.29% 4.06% 50,00 (\$5.00	Section	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% 12-20-02 mount is increase d value of ay increase d value of ay increase 11.115% ESTMEN RES  RATE 0.00% 0.50% 0.10% 1.25% n balances	APR 11.25% 17.00% 10.90% 20ans 6.00% 6.75% 7.25% 7.50% 14 17.00% 19.40% 10.40% 11.40% 12.40%  APY 0.00% 0.50% 0.75% 1.05%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real of the rates 100% purc 9.90% 10.90% 11.90% 12.90% GRANE TIER 1,000-9 10,000- 50,000- 100,000	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%  Ial to \$50 a greater estate loar 11.90% 12.90% 14.90%  ACCOUN 999.99 19,999.99 19,999.99 1+	APR 17.50% 17.50% 17.50% 17.00% 10.90% 15.50% 15.50% 15.50% 15.50% 16.00% 17.00% 17.00% 17.00% 17.00% 1.05% 1.05% 1.20% 1.25%	APR 18.00° e 18.00° e 18.00° 1
JP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of the color of	REPAYMENT     TO \$1500     \$1501-3000     \$3001-5000     \$5000-above     OVERDRAFT     VISA CARD     3% above shar     no lending autho     line-of-credit     fixed rate     To \$5000     \$5001-10000     \$5001-10000     \$10001-150000     prime rate 5.25     fees unless inition home equity     io based on the companies     Amortgages     10	Section	APR 10.25% 17.00% 10.90% e rate on these k 5.75% 6.50% 7.00% 7.25% 12-20-02 increase d value of ay increase 4.75% Departmer assessed 9.15% 10.15% 11.15% ESTMEN RES RATE 0.00% 0.50% 0.75% 9 1.00% 1.25% 1.2	APR 11.25% 17.00% 10.90% 10.90% 10.90% 10.75% 1.25% 1.50% 14	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. R on real of ars – 5.25 ant rates 100% purc 9.90% 11.90% 12.90% GRANE TIER 1,000-9 10,000-50,000-100,000	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%  Ial to \$50 a greater estate loar 11.90% 12.90% 14.90%  ACCOUN 999.99 19,999.99 19,999.99 1+	APR 17.50% 17.50% 17.50% 17.00% 10.90% 15.50% 15.50% 15.50% 15.50% 16.00% 17.00% 17.00% 17.00% 17.00% 1.05% 1.05% 1.20% 1.25%	APR 18.00° e 18.00° 17.00° e 18.00° 1
UP TO \$10,000 PER HOUSEHOLD NCLUDES SIGNATURE LINE-OF-CREDIT LOANS CREDIT CARD SHARE SECURED/ CERTIFICATE SEC HOME EQUITY RATES  Members to incur all Note: Interest rates of the composition of the compos	REPAYMENT     TO \$1500     \$1501-3000     \$3001-5000     \$5000-above     OVERDRAFT     VISA CARD     3% above shar     no lending autho     line-of-credit     fixed rate     To \$5000     \$5001-10000     \$5001-10000     \$10001-150000     prime rate 5.25     fees unless inition home equity     io based on the companies     Amortgages     10	Section   Sect	17.00% 10.90% erate on these to 6.50% 7.00% 7.25% 12-20-04 10.15% 10.15% 10.15% 10.15% 11.15% 12.15% 12.15% 12.15% 12.15% 12.15% 12.15% 12.15% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.6% 12.5% 12.6% 12.6% 12.6% 12.6%	APR 11.25% 17.00% 10.90% 20ans 6.00% 6.75% 7.25% 7.50% 14 17.00% 19.40% 10.40% 11.40% 12.40%  APY 0.00% 0.50% 0.75% 1.05%	APR 12.50% 17.00% 10.90% 95% of s 6.50% 7.25% 7.75% 8.00% an or equans with erty. con real of the property of	APR 15.50% 17.00% 10.90% hare/certific 8.50% 9.25% 9.75% 10.00%  Ial to \$50 a greater estate loar 11.90% 12.90% 14.90%  ACCOUN 999.99 19,999.99 19,999.99 1+	APR 17.50% 17.50% 17.50% 17.00% 10.90% 15.50% 15.50% 15.50% 15.50% 16.00% 17.00% 17.00% 17.00% 17.00% 1.05% 1.05% 1.20% 1.25%	APR 18.00° e 18.00° e 18.00° 1

Rapid City Medical Federal Credit Union offers a tiered pricing program. This allows as many members as possible to obtain financing. Your individual rate will be determined by the type and/or age of collateral offered, length of the loan, and your credit history. We welcome your application!