

| Type                       | Term            | Annual Percentage Rate               | Notes                    |
|----------------------------|-----------------|--------------------------------------|--------------------------|
| <b>Home Equity</b>         | 5 Years         | 2.99%-4.70%                          | 1st or 2nd Lien Position |
|                            | 10 Years        | 3.49%-5.65%                          |                          |
|                            | 12 Years        | 3.99%-5.65%                          |                          |
|                            |                 |                                      |                          |
| <b>Personal Loan</b>       | up to 72 Months | 6.75%-15.75%                         |                          |
|                            |                 |                                      |                          |
| <b>Share Secured</b>       | Up to 72 Months | 4%                                   | Secured by \$ in Savings |
|                            |                 |                                      |                          |
| <b>Certificate Secured</b> | Up to 60 Months | cert rate plus 2% not to go below 4% | Secured by \$ in a CD    |
|                            |                 |                                      |                          |
| <b>Auto Loans</b>          |                 |                                      |                          |
| 2014-2015                  | Up to 72 Months | 2.99%-11.99%                         |                          |
| 2013                       | Up to 72 Months | 3.09%-13.19%                         |                          |
| 2012                       | Up to 72 Months | 3.29%-13.59%                         |                          |
| 2011                       | Up to 72 Months | 3.59%-13.09%                         |                          |
| 2008-2010                  | Up to 60 Months | 3.89%-14.49%                         |                          |
| 2007-1997                  | Up to 36 Months | 5.99%-14.99%                         |                          |

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| VISA Credit Card Terms                           |                  | Visa Classic  | Visa Platinum   |
|--|------------------|---|---|
| <b>Annual Percentage Rate(APR) for Purchases</b> |                  | <b>8.9% APR</b>                                       | <b>8.9% APR</b>                                       |
| Cash Back  |                  | None  | 1% Annually<br>(Deposited to Share Account in May)    |
| Other APRs                                       | Cash Advance     | 8.9% APR  | 8.9% APR  |
|  | Balance Transfer | 8.9% APR  | 8.9% APR  |
| Grace Period for Purchases                       |                  | 25 Days   | 25 Days   |
| <b>Method of computing balance for Purchases</b> |                  | <b>Average Daily Balance (Including New Purchase)</b> | <b>Average Daily Balance (Including New Purchase)</b> |
| Annual Fee                                       |                  | None  | None  |
| Minimum Finance Charge                           |                  | None  | None  |
| Transaction Fee for Purchases                    |                  | None  | None  |
| International Transaction Fee                    |                  | 1%  | 1%  |
| Balance Transfer Fee                             |                  | None  | None  |
| Late Payment Fee<br>(10 or more days late)       |                  | \$25.00   | \$25.00   |