

**PERSONAL LOAN RATES AND TERMS**  
Effective July 26, 2024 and subject to change.



LOAN RATES AND TERMS

Loan Type	Annual Percentage Rate (APR)	Term	Rate Type
Signature:	15.500%	Up to 60 months	Fixed
Certificate Secured <sup>1</sup> : (\$25,000 or more)	Dividend Rate + 2.00%	Up to Maturity Date	Fixed
Certificate Secured <sup>1</sup> : (less than \$25,000)	Dividend Rate + 3.00%	Up to Maturity Date	Fixed
Share Secured:	5.000%	Up to 60 months	Fixed

Certificate rates may vary based on the dividend rates. All loans are subject to approval. 60 monthly payments of \$24.22 per \$1,000.00 borrowed at 15.50% for Signature Loans. 60 monthly payments of \$18.92 per \$1,000.00 borrowed at 5.00% for Share Secured Loans. Minimum monthly payments apply.

<sup>1</sup>For Certificate Secured Loans, the entire remaining unpaid balance shall be due and payable upon the maturity of the certificate account.

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