

## LINE OF CREDIT & OTHER LOANS

### OPEN-END LOAN RATES

Rates effective as of: 08/02/2019  
 Prime Rate is 5.25% APR\*

Other Loan Rates		
Loan Type	Repayment Information	APR*
Overdraft Protection	Minimum monthly payment is \$25 - \$125	15.00 %

Interest does not accrue unless you use the loan.

Variable Loan Rates†		
Loan Type	Term	APR*
Line of Credit (LOC) Minimum payment is \$22 per \$1,000 borrowed.	up to 60 months	10.50% -13.25%
Education Line of Credit Minimum payment is \$13 per \$1,000 borrowed.	up to 120 months	7.75% -12.75%

Rates are based on creditworthiness. Interest does not accrue unless you use the loan.

\*APR is Annual Percentage Rate. Rates are subject to change without notice.

†Unless otherwise noted, the APR for variable rate loans will be based on the Prime Rate published in the Wall Street Journal (Index) as of the day of the advance, plus a margin. Rate changes based on changes in the Index will take effect on the next business day after the Index change is published. The APR on existing balances for Line of Credit and Education Line of Credit Loans will change quarterly on the first day of January, April, July and October to reflect any change in the Index in effect on the last day of the previous quarter. The maximum rate cap on any Variable Rate Loan is 18.00% APR.

Contact the Credit Union for more information.

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