

Indiana United Methodist Federal Credit Union
Rates effective December 10, 2015

SHARES	APR	APY	
Regular Shares	.10%	.10%	\$15.00 minimum deposit
Fund Manager	.10%	.10%	\$ 5.00 minimum deposit
Special Savings	.10%	.10%	\$ 5.00 minimum deposit
Christmas Club	.10%	.10%	\$ 5.00 minimum deposit
Escrow	.10%	.10%	\$ 5.00 minimum deposit
Share Draft	0%	0%	
IRA	.30%	.30%	\$1,000.00 or more

CERTIFICATES OF DEPOSIT

\$500.00-\$999.99	6 months	.05%apr	.050%apy
	12 months	.10%apr	.100%apy
\$1,000+	6 months	.10%apr	.100%apy
	12 months	.20%apr	.200%apy

LOAN RATES

AUTOS

YEAR	TERM	APR as low as**
New (never titled)	36 months	<u>1.90%</u>
	48 months	2.90%
	60 months	3.90%
	66 months	4.50%
	72 months	4.90%
2013-2015	36 months	2.90%
	48 months	3.90%
	60 months	4.90%
	66 months	5.50%
	72 months	5.90%
2010-2012	24 months	3.69%
	36 months	4.49%
	48 months	4.99%
	60 months	5.49%
	72 months	6.49%
2009 & older	24 months	5.99%
	36 months	6.49%
	48 months	6.99%

RECREATIONAL VEHICLES

New (never titles)	up to 72 months	7.25%
Used (2004 & newer)	up to 72 months	8.29%

PERSONAL (UNSECURED)/CONSOLIDATION

36 MONTHS	6.99%
48 MONTHS	7.99%
60 MONTHS	9.99%

SHARE SECURED

Up to	120 months	1.99%*not risk based
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CERTIFICATE SECURED

Not to exceed certificate maturity	1.99%*not risk based
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VISA (NO ANNUAL FEE)

10.9%*not risk based

CURRENT LOAN SPECIALS:

**in accordance with our risk based lending policy

--USED CAR SPECIAL--WE WILL LOWER RATE BY 1% OF YOUR EXISTING AUTO LOAN FINANCED ELSEWHERE INDEFINITELY

--\$2,016.00 for up to 24 months as low as 5.99**

RATES MAY BE MATCHED TO COMPETITORS OFFER WITH PROPER DOCUMENTATION, SECURED OR UNSECURED LOAN!!

