

**DIVIDEND RATES**

**EFFECTIVE 12/01/2019**

**Share Accounts**

(Rates effective 12/01/19 - 12/31/19. Dividends posted monthly)

	Minimum Balance	APY
<b>Shares</b>	\$5.00	0.10%
<b>IRA Flex</b>	None	0.25%
<b>Platinum Money Market Savings</b>	\$0 - \$2,499.99	0.00%
	\$2,500 - \$9,999.99	0.10%
	\$10,000 - \$24,999.99	0.15%
	\$25,000 - \$49,999.99	0.20%
	\$50,000 +	0.25%
<b>Business Savings</b>	\$5.00	0.10%

**Checking Accounts**

(Rates effective 12/01/19 - 12/31/19. Dividends posted monthly)

	Minimum Balance	APY*
<b>Classic Checking</b>	None	0.0%
<b>Rewards Checking** High Yield</b>	\$0 - \$10,000.00	3.01%
	\$10,000.01 + Rate if qualifications aren't met	3.01% - 0.50% 0.05%
<b>Rewards Checking** Cash Back</b>	None	0.0%
<b>HSA Checking</b>	\$0 - \$4,999.99	0.10%
	\$5,000 - \$9,999.99	0.15%
	\$10,000 +	0.20%
<b>Business Interest Checking</b>	\$0 - \$4,999.99	0.00%
	\$5,000 - \$24,999.99	0.15%
	\$25,000 - \$99,999.99	0.20%
	\$100,000 +	0.25%

**CERTIFICATE RATES**

**EFFECTIVE 12/01/2019**

**Certificates**

(Dividends posted monthly)

Term	Share Certificates (Min Bal. \$500 & Above)	Jumbo Certificates (Min Bal \$100,000 & above)	IRA Certificates (Min Bal \$500 & above)	Jumbo IRA Certificates (Min Bal \$100,000 & above)
	APY	APY	APY	APY
6 mos.	1.75%	1.85%	1.85%	1.95%
12 mos.	2.25%	2.35%	2.35%	2.45%
18 mos.	2.35%	2.45%	2.45%	2.55%
24 mos.	2.45%	2.55%	2.55%	2.65%
30 mos. + 1 Time Bump***	2.50%	2.60%	2.60%	2.70%
36 mos.	2.55%	2.65%	2.65%	2.75%
48 mos.	2.65%	2.75%	2.75%	2.85%
60 mos.	2.75%	2.85%	2.85%	2.95%

\*APY=Annual Percentage Yield.

APYs accurate as of 12/01/2019. Rates may change after account is opened.

\*\*The following must be met each qualification cycle: (1) Have at least 12 debit card purchases post and settle, (2) Have at least 1 automatic payment (ACH) or direct deposit post and settle, and (3) Be enrolled and receive e-statement notice. APY calculations are based on an assumed total account balance of \$10,000 plus \$100,000. If qualifications are met each monthly qualification cycle: (1) balances up to \$10,000 receive APY of 3.01%; and (2) balances over \$10,000 earn 0.25% interest rate on portion of balance over \$10,000, resulting in a range of 3.01% - 0.50% APY depending on the balance (3) domestic ATM fees up to \$4.99 per item will be reimbursed on the last day of your statement cycle. ATM receipt must be presented for \$4.99 maximum ATM fee reimbursement if surcharge is \$5.00 or higher. Fees may reduce earnings. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle on account. ATM transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.

**Certificate Rates**

Certificate rates are subject to change at any time. All other rates are subject to change monthly. Dividends are paid on all open accounts. APY is based on withdrawn dividends, if dividends remain on deposit until maturity APY may be higher. A withdrawal from the Certificate will reduce earnings. Dividends are compounded daily and credited monthly on all Certificates and IRA Certificate accounts. A penalty may be imposed for early withdrawal. Please read the Truth in Savings disclosures for additional information.

\*\*\*Bump up option on Share Certificates with maturities of 30 months. The "bump" provides the option to increase the certificate rate once during the term of the certificate to the higher rate in effect at the time of the bump.




Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government.

**LOAN RATES EFFECTIVE 12/01/2019 REAL ESTATE LOAN RATES EFFECTIVE 12/01/2019**

**Autos**

Autos	Rate (APR)	Max Term
New & Used (2012 - current year)	3.99% - 14.89%	01 - 36 mos.
New & Used (2012 - current year)	4.19% - 15.64%	37 - 63 mos.
New & Used (2014 - current year)*	4.24% - 16.54%	64 - 75 mos.
New & Used (2014 - current year)*	4.49% - 7.09%	76 - 79 mos.
New & Used (under 20,000 miles)	4.99% - 5.49%	80 - 84 mos.

 For rates on models prior to 2012, call us at (225) 214-6800

\* 2012 max term is 66 mos. \*\* Minimum loan of \$25,000 for qualified applicants.  
A 63-month \$25,000 fixed rate secured new auto loan at 4.39% has an approximate monthly payment of \$445.10.

**New & Used Recreational Vehicles**  
(Motor Homes, Travel Trailers & Boats)

Year Model	Rate (APR)	Max Term
2012 - Current Year	5.00% - 9.50%	01 - 72 mos.
2012 - 2019 (min. loan of \$25,000)	5.50% - 9.00%	73 - 96 mos.
2015 - 2019 (min. loan of \$35,000)	6.00% - 8.00%	97 - 120 mos.

A 73 month \$25,000 fixed rate secured recreational vehicle loan at 5.00% has an approximate monthly payment of \$397.89

**New & Used Power Sport Vehicles**  
(ATVs, Personal Watercraft & Motorcycles)

Year Model	Rate (APR)	Max Term
2018 - Current Year	6.00% - 8.00%	01 - 72 mos.
2015 - 2017	7.50% - 9.00%	01 - 72 mos.
2013 - 2014	8.50% - 10.00%	01 - 63 mos.
2012	9.50% - 10.50%	01 - 36 mos.

A 72 month \$10,000 fixed rate secured powersport vehicle loan at 6.5% has an approximate monthly payment of \$168.10

**Consumer Loans**

Loan Type	Rate (APR)	Max Term
Share (savings) secured	2.50% 3.50%	1-60 mos. 61-120 mos.
Personal	10.00% -18.00%	1-60 mos.
Line of credit (Variable-rate)	6.00% -14.50%***	Open end
MasterCard Credit Card (Fixed Rate Card)	9.50%--18.00%†	Revolving
Stock Loans:		
50% of stock value	5.50% - 6.25%	1-60 mos.
80% of stock value	5.75% - 6.50%	1-60 mos.
60 Month Balloon	6.75% - 7.75%	120-240 mos.

A 48 month \$10,000 fixed rate personal loan at 10.00% has an approximate monthly payment of \$253.63

**Real Estate Loans**



CALL (225) 215-2740  
FOR CURRENT RATES

Mortgages available for Purchases, Construction, Land, Refinances, Cash-Out Refinances, and Equity Lines.

Loan Type
<b>Residential Loans</b>
<b>Fixed-Rate Loans:</b> Less than 15 years 15 year mortgage 30 year mortgage JUMBO (Loans exceeding \$424,101)
<b>Adjustable Rate Mortgages (ARMs)</b> 5/5 ARM "Welcome Home Loan" (\$100,000 - \$1,000,000)
<b>Home Equity Line of Credit</b>
<b>FHA</b> (Federal Housing Administration)
<b>VA</b> (Veterans Affairs)
<b>USDA</b> (US Department of Agriculture) / <b>Rural Development</b>
<b>Construction Loans</b> (12-month Interim Financing)

APR = Annual Percentage Rate

\*\*\* Variable rates - effective 07/01/2019 - 12/31/2019. A \$2.00 fee will be charged for transferring funds into your share account in the amount necessary, to cover a potential overdraft. † Credit Card Rates are based on credit qualifications and will be in this range.

Approval and annual percentage rates based on credit worthiness. Rates subject to change. Rates apply to new loans only.

