

LOAN & CREDIT CARD RATES

LOAN TYPE	TERM	RATE TYPE	RATE FORMULA	DAILY PERIODIC RATE AS LOW AS	ANNUAL PERCENTAGE RATE AS LOW AS
Unsecured (Signature Loan)	to 24 Months	Fixed	n/a	.029863%	10.90%
	to 60 Months			.032603%	11.90%
Overdraft Line-of-Credit (Checking Reserve)	Revolving	Fixed	n/a	.036712%	13.40%
Bridge	90 Days	Fixed	n/a	.029863%	10.90%
Savings/Term Secured	120 Months	Variable	Savings Rate + 2%	.006301%	2.30%
Stock Secured	120 Months	Variable	Prime Rate	.013699%	5.00%
Vehicle/Boat	to 36 Months	Fixed	n/a	.013123%	4.79%
	to 48 Months			.013397%	4.89%
	to 60 Months			.013671%	4.99%
	to 72 Months			.015041%	5.49%
Marine/RV	240 Months	Variable	Prime Rate	.013699%	5.00%
Fixed Home Equity Loan	to 180 Months	Fixed	n/a	.019151%	6.99%
Home Equity Line-of-Credit (RealtyLine)	Revolving	Variable	Prime Rate - 1.05%	.010822%	3.95%
First Mortgage/Co-Op Loan	to 40 Years	Fixed or Variable	n/a	Changes daily. Please call for details or visit our online Mortgage Center.	

LOAN TYPE	TERM	ANNUAL FEE	ADDED FEATURES	DAILY PERIODIC RATE AS LOW AS	ANNUAL PERCENTAGE RATE AS LOW AS
RateWise MasterCard	Revolving	None	Fraud Protection	.027123%	9.90%
Platinum Visa	Revolving	None	Rewards Program	.027123%	9.90%

Variable Rate Loans: For Marine/RV and Stock Secured/Option loans, the Annual Percentage Rate (APR) for all advances on all existing balances will be subject to change on the first day of each quarter, based on prime rate as quoted in the Wall Street Journal. For Savings Secured Loans the Annual Percentage Rate (APR) for all advances on all existing balances will be subject to change on the first day of each month based on the Basic Savings rate published monthly. The maximum interest rate will never exceed the rate permitted under the Federal Credit Union Act (currently, this maximum is 18%). If your rate increases, additional payments will be required.

CHECKING & SAVINGS RATES

ACCOUNT TYPE	TERM	RATE TYPE	MINIMUM BALANCE	DIVIDEND - ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Checking Plus	n/a	Variable	\$1,500	0.25%	0.25%
Checking Rewards	n/a	Variable	None	2.50%	2.47%
Basic Savings	n/a	Variable	\$25	0.30%	0.30%
Holiday Club	Disbursed each October	Variable	None	0.30%	0.30%

SAVINGS/INVESTING RATES

ACCOUNT TYPE	TERM	RATE TYPE	MINIMUM BALANCE	DIVIDEND - ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Money Management	n/a	Variable	\$0 - \$2,499	0.30%	0.30%
			\$2,500 - \$9,999	1.10%	1.09%
			\$10,000 - \$24,999	1.25%	1.24%
			\$25,000 - \$99,999	2.00%	1.98%
			\$100,000 - \$249,999	2.10%	2.08%
			\$250,000 and over	2.75%	2.72%
IRA Savings	n/a	Variable	\$0 - \$2,499	0.30%	0.30%
			\$2,500 - \$9,999	1.85%	1.83%
			\$10,000 - \$24,999	2.00%	1.98%
			\$25,000 - \$99,999	2.50%	2.47%
			\$100,000 and over	3.00%	2.96%
Term Savings & IRA Term	3 Months	Fixed	\$1,000	2.10%	2.08%
	6 Months			2.25%	2.23%
	11 Months			3.15%	3.11%
	12 Months			2.50%	2.47%
	18 Months			2.50%	2.47%
	24 Months			3.00%	2.96%
	36 Months			3.50%	3.45%
	48 Months			4.00%	3.93%
	60 Months			4.10%	4.03%
	Money Builder & IRA MoneyBuilder			12 Months	Fixed

****Term Account deposits of \$100,000 or more earn an additional 0.10% APY.****

Your savings Federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government
National Credit Union Administration (NCUA), a U.S. Government Agency

Quorum Federal Credit Union - quorumfcu.org - (800) 874-5544