

LOAN TYPE	TERM	RATE TYPE	RATE FORMULA	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE AS LOW AS
Overdraft Line-of-Credit (Checking Reserve)	Revolving	Fixed	n/a	.036712%	13.40%
Undergraduate Private Education Line-of-Credit	to 300 Months	Variable	Based on Prime Rate (7.00% Floor)	.019178%	7.00%
Savings Secured	to 120 Months	Variable	Savings Rate + 3.00%	.008356%	3.05%
Term Secured	to 60 Months	Fixed	Term Rate + 3.00%	.008630%	3.15%
Fixed Home Equity Loan	84 to 300 months	Fixed	n/a	.019836%	7.24%
Home Equity Line-of-Credit (RealtyLine)	Revolving	Variable	Based on Prime Rate	0.010959%	4.00%
Home Equity Line-of-Credit (IO RealtyLine)	Revolving	Variable	Based on Prime Rate	0.013014%	4.75%
First Mortgage/Co-Op Loan	to 30 Years	Fixed or Variable	n/a	Changes daily. Please call for details or visit <a href="http://quorumfcu.org/mortgages">quorumfcu.org/mortgages</a>	

LOAN TYPE	TERM	RATE TYPE	RATE FORMULA	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
Cash Back World, World MasterCard, and World Elite MasterCard (No Annual Fee)	Revolving	Variable	Prime Rate + 5.65%	0.025753%	9.40%
			Prime Rate + 6.65%	0.028493%	10.40%
			Prime Rate + 8.65%	0.033973%	12.40%
			Prime Rate + 15%	0.049315%	18.00%
RateWise MasterCard (No Annual Fee)	Revolving	Variable	Prime Rate + 4.65%	0.023014%	8.40%
			Prime Rate + 5.65%	0.025753%	9.40%
			Prime Rate + 7.65%	0.031233%	11.40%
			Prime Rate + 12%	0.043151%	15.75%
			Prime Rate + 15%	0.049315%	18.00%

**Variable Rate Loans:** 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. For Credit Card Loans, the rate is based on your creditworthiness. The APR will vary with the market based on the Prime Rate. 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. For Overdraft Line-of-Credit (Checking Reserve), rates are subject to change. Fixed Home Equity Loan rate reflects a 0.25% discount for direct deposit. Quorum is an equal housing lender.

ACCOUNT TYPE	TERM	RATE TYPE	MINIMUM BALANCE	DIVIDEND ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Checking Rewards	n/a	Variable	None	0.10%	0.10%
QChoice	n/a	Variable	\$0 - \$19,999	0.10%	0.10%
			\$20,000 and over	0.25%	0.25%
HighQ	n/a	Variable	None	0.80%	0.80%
Basic Savings	n/a	Variable	\$5	0.05%	0.05%
Name-Your-Own-Savings	n/a	Variable	None	0.05%	0.05%
Holiday Club	Disbursed each October	Variable	None	0.05%	0.05%

Penalties may apply for early withdrawal on Holiday Club account.

ACCOUNT TYPE	TERM	RATE TYPE	MINIMUM BALANCE	DIVIDEND ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Money Management	n/a	Variable	\$0 - \$2,499	0.05%	0.05%
			\$2,500 - \$9,999	0.10%	0.10%
			\$10,000 - \$24,999	0.20%	0.20%
			\$25,000 - \$99,999	0.30%	0.30%
			\$100,000 - \$249,999	0.40%	0.40%
			\$250,000 and over	0.50%	0.50%
IRA Savings	n/a	Variable	\$0 - \$2,499	0.05%	0.05%
			\$2,500 - \$9,999	0.10%	0.10%
			\$10,000 - \$24,999	0.20%	0.20%
			\$25,000 - \$99,999	0.30%	0.30%
Term Savings and IRA Term	3 Months	Fixed	\$1,000	0.15%	0.15%
	6 Months			0.25%	0.25%
	12 Months			0.35%	0.35%
	13 Months			1.00%	1.00%
	18 Months			0.50%	0.50%
	24 Months			0.75%	0.75%
	36 Months			0.90%	0.90%
	48 Months			1.04%	1.04%
60 Months	1.15%	1.14%			

Penalties may apply for early withdrawal on all Term accounts. Your savings Federally insured by the National Credit Union Administration.

Term Account deposits of \$100,000 or more earn an additional 0.10% APY, excluding the 13 month Term/IRA Account.