

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	0.036712%	13.40% ¹
Undergraduate Private Education Line-of-Credit	to 300 Months	Variable	Based on Prime Rate (7.00% Floor)	0.022603%	8.25% ²
Savings Secured	to 120 Months	Variable	Savings Rate + 3.00%	0.008356%	3.05% ³
Term Secured	to 60 Months	Fixed	Term Rate + 3.00%	0.008904%	3.25%
Home Equity Line-of-Credit (RealtyLine)	Revolving	Variable	Based on Prime Rate	0.015068%	5.50%
Home Equity Line-of-Credit (IO RealtyLine)	Revolving	Variable	Based on Prime Rate	0.015041%	5.49%
Home Equity Line-of-Credit (IO RealtyLine Plus)	Revolving	Variable	Based on Prime Rate	0.010822%	Introductory Rate of 3.95% ⁴
Investment Property Interest-Only HELOC	Revolving	Variable	Based on Prime Rate	0.016438%	6.00%
First Mortgage/Co-Op Loan	to 30 Years	Fixed or Variable	n/a	Changes daily. Please call for details or visit quorumfcu.org/mortgages	
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%	0.030548%	11.15% ⁵
			Prime Rate + 6.65%	0.033288%	12.15% ⁵
			Prime Rate + 8.65%	0.038767%	14.15% ⁵
			Prime Rate + 15%	0.049315%	18.00% ⁵
RateWise MasterCard (No Annual Fee)	Revolving	Variable	Prime Rate + 4.65%	0.027808%	10.15% ⁵
			Prime Rate + 5.65%	0.030548%	11.15% ⁵
			Prime Rate + 7.65%	0.036027%	13.15% ⁵
			Prime Rate + 12%	0.047945%	17.50% ⁵
Prime Rate + 15%	0.049315%	18.00% ⁵			

¹Overdraft Line-of-Credit (Checking Reserve): Rates are subject to change.
²Undergraduate Private Education Line-of-Credit: Rate reflects a 0.25% discount for auto-pay during repayment only.
³Savings Secured: 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.
⁴The Introductory Annual Percentage Rate (APR) is 3.95% and applies for the first twelve months of the loan, whether or not funds have been advanced from your account during that time. This Introductory APR is in effect as of 7/18/19. Loans still within the twelve month introductory period will adjust after the introductory period ends. The rate, including the rate on any existing balance, will convert to the applicable APR thereafter, which is as low as 5.49% as of 8/1/19.
⁵Credit Cards: 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.

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	1.80%	1.78%
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	0.65%	0.65%
			\$100,000 - \$249,999	0.85%	0.85%
			\$250,000 and over	1.00%	1.00%
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%
			\$100,000 and over	0.40%	0.40%
Term Savings and IRA Term	3 Months	Fixed	\$1,000	0.25%	0.25%
	6 Months			0.50%	0.50%
	12 Months			2.25%	2.23%
	18 Months			2.00%	1.98%
	24 Months			2.25%	2.23%
	36 Months			2.25%	2.23%
	48 Months			2.25%	2.23%
	60 Months			2.75%	2.71%

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.