

Union of Poles Credit Union

Savings Accounts

.15% APY Interest --- Passbook Savings

0.30% APY Interest --- 6 month Share Certificates

0.50% APY Interest --- 1 year Share Certificates

0.60% APY Interest --- 18 month Share Certificates

0.75% APY Interest --- 24 month Share Certificates

APY is calculated monthly to all balances of \$50 and over.

Interest posted on a quarterly basis.

Penalty of 3 months interest for early withdrawal of Share Certificates

Rates subject to change

Loans

Loan Origination Fee: Unsecured Loan \$10.00 Secured Loan \$20.00

UNSECURED

Type	Max. Loan Amount	APR	Terms
Signature	\$3,500.00	9.0%	Up to 36 Mo.
Co-Maker	\$7,000.00	9.0%	Up to 36 Mo.
Christmas*	\$1,500.00	4.0%	Up to 12 Mo.
Fraternal/Insurance	\$5,000.00	4.0%	Up to 36 Mo.
Tuition	\$8,000.00	5.0%	Up to 24 Mo.
College Tuition	\$10,000.00 / Year	5.0%	Up to 120 Mo.

SECURED

Type	Max. Loan Amount	APR	Terms
New Car	Value of Car	3.0%	Up to 72 Mo
Used Car (0-5 Yrs)	Current Book Value up to \$20,000.00	4.5%	Up to 60 Mo.
Used Car (Over 5 Yrs)	Current Book Value	5.5%	Up to 48 Mo.
Share Secured	Minimum \$500 Maximum Passbook Balance	4.0%	Up to 36 Mo.

* Available between November 1, and January 31.

This institution is not federally insured and if the institution fails, the Federal Government does not guarantee that the depositor will get back the depositor's money. Members' accounts are not insured or guaranteed by any government or government corporation. However the credit union is insured by the American Share Insurance Co. and each members account is insured for the amount of \$250,000.00.

Effective Date January 1, 2016