

# Union of Poles Credit Union

## Savings Accounts

.50% APY Interest --- Passbook Savings

1% APY Interest --- 6 month Share Certificates

1.2% APY Interest --- 1 year Share Certificates

1.4% APY Interest --- 18 month Share Certificates

APY is calculated monthly to all balances with no minimum balance requirement.

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

<i>Type</i>	<i>Max. Loan Amount</i>	<i>APR</i>	<i>Terms</i>
Signature	\$3500.00	10%	Up to 36 Mo.
Co-maker	\$7000.00	10%	Up to 36 Mo.
Christmas*	\$1000.00	5%	Up to 12 Mo.
Tuition / Fraternal	\$5000.00	5%	Up to 24 Mo.
Tuition	\$8000.00	6%	Up to 24 Mo.

### SECURED

<i>Type</i>	<i>Max. Loan Amount</i>	<i>APR</i>	<i>Terms</i>
New Car	Value of Car	4.50%	Up to 72 Mo.
Used Car (0- 5 yrs)	Current Book Value up to \$20,000.00	5.50%	Up to 60 Mo.
Used Car (over 5 yrs)	Current Book Value	6.50%	Up to 48 Mo.
Share Secured	Minimum \$500.00 Maximum Passbook Balance	5%	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 June 1, 2010**