

BAYER CREDIT UNION

Loan Rate Sheet

Effective: 2/1/19

Beacon Scoring

730+	A+
680-729	A
640-679	B
600-639	C
550-599	D
500-549	E

Loan Promotion

February 1, 2019 to June 30, 2019

Rates are 1% off until June 30, 2019. Temporary rates highlighted below.

This special rate discount does not apply to Real Estate or the refinance of existing loans with us.

	Term	A+	A	B	C	D	E	
		730+	680-729	640-679	600-639	550-599	500-549	
Auto, RVs, Boats, Trailers	60 months	3.50%	4.00%	4.75%	6.25%	8.25%	11.25%	
		2.50%	3.00%	3.75%	5.25%	7.25%	10.25%	
	72 months	4.00%	4.50%	5.25%	6.75%	8.75%	11.75%	
		3.00%	3.50%	4.25%	5.75%	7.75%	10.75%	
	84 months	4.50%	5.00%	5.75%	7.25%	9.25%	12.25%	
3.50%		4.00%	4.75%	6.25%	8.25%	11.25%		
Financing \$35,000 or more								
Motorcycles, ATVs,	36 months	4.50%	5.00%	5.75%	7.25%	9.25%	12.25%	
		3.50%	4.00%	4.75%	6.25%	8.25%	11.25%	
Watercraft & Older Autos	48 months	5.00%	5.50%	6.25%	7.75%	9.75%	12.75%	
		4.00%	4.50%	5.25%	6.75%	8.75%	11.75%	
	60 months	5.75%	6.25%	7.00%	8.50%	10.50%	13.50%	
		4.75%	5.25%	6.00%	7.50%	9.50%	12.50%	
Signature		12.00%	14.00%	16.00%	18.00%	20.00%	22.00%	
		11.00%	13.00%	15.00%	17.00%	19.00%	21.00%	
Line of Credit		10.00%	12.00%	14.00%	16.00%	18.00%	20.00%	
		9.00%	11.00%	13.00%	15.00%	17.00%	19.00%	
Share Secured/CD Secured		Div. +2%						
		Prime + 1.00%	Prime + 1.25%	Prime + 2.00%	Prime + 3.00%			
Home Equity LOC	\$0-\$25,000.00	60 months	6.00%	6.25%	7.00%	8.00%	n/a	n/a
Home Equity LOC	\$25,000.01-\$30,000.00	120 months	6.00%	6.25%	7.00%	8.00%	n/a	n/a
Home Equity LOC	\$30,000.01-\$50,000.00	180 months	6.00%	6.25%	7.00%	8.00%	n/a	n/a
Prime 5.00%								

Effective Date: 01-01-19

SHARE RATES AND YIELDS

Shares-Regular, Special 1, Special 6
IRA's - Regular, Roth
Christmas Shares

RATE	APY
0.10%	0.10%
0.20%	0.20%
0.10%	0.10%

Effective Date: 01-01-19

CURRENT CD RATES

3 month cd - \$1000 minimum	0.15%	0.15%
6 month cd - \$1000 minimum	0.20%	0.20%
12 month cd - \$1000 minimum	0.30%	0.30%
24 month cd - \$1000 minimum	0.40%	0.40%
36 month cd - \$1000 minimum	0.60%	0.60%

This credit union is federally insured by the National Credit Union Administration