

BAYER CREDIT UNION

Loan Rate Sheet

Effective: 7/1/2020

Beacon Scoring

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

Loan Promotion

Through August 31, 2020

Back-to-School Signature Loan Special

\$1,500.00 for 12 months at 11%

	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%	
	72 months	4.00%	4.50%	5.25%	6.75%	8.75%	11.75%	
	84 months	4.50%	5.00%	5.75%	7.25%	9.25%	12.25%	
Financing \$35,000 or more								
Motorcycles, ATVs, Watercraft & Older Autos	36 months	4.50%	5.00%	5.75%	7.25%	9.25%	12.25%	
	48 months	5.00%	5.50%	6.25%	7.75%	9.75%	12.75%	
	60 months	5.75%	6.25%	7.00%	8.50%	10.50%	13.50%	
Signature		12.00%	14.00%	16.00%	18.00%	20.00%	22.00%	
Line of Credit		10.00%	12.00%	14.00%	16.00%	18.00%	20.00%	
Share Secured/CD Secured		Div. +2%						
		Prime + 1.00%	Prime + 1.25%	Prime + 2.00%	Prime + 3.00%			
Home Equity LOC	\$10,000-\$25,000.00	60 months	6.25%	6.50%	7.25%	8.25%	n/a	n/a
Home Equity LOC	\$25,000.01-\$30,000.00	120 months	6.25%	6.50%	7.25%	8.25%	n/a	n/a
Home Equity LOC	\$30,000.01-\$50,000.00	180 months	6.25%	6.50%	7.25%	8.25%	n/a	n/a
Prime 5.250%								

Effective Date: 01-01-20

2ND QUARTER SHARE RATES AND YIELDS

Shares-Regular, Special 1, Special 6	0.10%	0.10%
IRA's - Regular, Roth	0.20%	0.20%
Christmas Shares	0.10%	0.10%

Effective Date: 01-01-20

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