



January 1, 2019

Loan Rates

Auto Rates	Max. Term	APR
	60 Month	3.99%
	72 Month	4.25%
	84 Month	4.99%

RV Rates	Max. Term	Conditions	APR
	60 Month		4.94%
	72 Month	\$15k minimum	4.94%
	84 Month	\$20k minimum	5.05%
	120 Month	\$25k minimum	5.24%
	144 Month	\$30k minimum	5.24%

VISA Card Rates	Term	APR
Platinum Go2	Variable	Prime + 1.71%
Platinum Rate Advantage	Variable	Prime + 6.50%
Platinum Rewards	Variable	Prime + 8.50%
Platinum Cash Back	Variable	Prime + 11.50%
Wildcat Card	Variable	Prime + 8.50%

Personal Loan Rates	Term	APR
Personal Loan	Fixed rate, 36 months	5.99%
Personal Loan	Fixed rate, 48 months	8.20%
Personal Loan	Fixed rate, 60 months	8.45%
Share Secured	60 Months Fixed	3.74%
	72 Months Fixed	4.00%
	84 Months Fixed	4.74%
Certificate Secured	Variable	CD rate + 1.5%

Mortgage Rates	Term	Rate
First Mortgage	5-year	4.00%
(up to 80% Loan-to-Value)	7-year	4.00%
	10-year	4.125%
	12-year	4.25%
	15-year	4.375%
	30 year (5 year call)	4.125%
	30 year (7 year call)	4.25%
	30 year (10 year call)	4.375%
	30 year (12 year call)	4.75%
	30 year (15 year call)	4.875%
Home Equity Line (Variable)**	Intro rate 3.99% for first 12 mo. Prime + 0.25% after	3.990% for 12 mo. \$375
Lot Loans	20 year (5 year call)	5.750%
(up to 80% Loan-to-Value)	20 year (10 year call)	6.490%

Savings Rates

Savings Accounts	Minimum Deposit	APY (Yield)	APR (Rate)
Share Savings	\$150	0.10%	0.10%
High-Rate Savings*	\$500	0.10%	0.10%
IRA & ESA Accumulator	\$0	0.10%	0.10%
MyFund Savings	\$0.01 - \$4,999.99	0.15%	0.15%
	\$5,000 & Greater	0.10%	0.10%

Money Market Accounts	Minimum Deposit	APY (Yield)	APR (Rate)
Rewards Money Market	\$0.01 - \$4,999.99	0.00%	0.00%
	\$5,000 - \$9,999.99	0.25%	0.25%
	\$10,000 - \$24,999.99	0.35%	0.35%
	\$25,000 - \$49,999.99	0.50%	0.50%
	\$50,000 - \$99,999.99	0.65%	0.65%
	\$100,000 - \$249,999.99	0.75%	0.75%
	\$250,000 & Greater	0.85%	0.85%
VIP Money Market	\$0.01 - \$4,999.99	0.00%	0.00%
	\$5,000 - \$9,999.99	0.30%	0.30%
	\$10,000 - \$24,999.99	0.40%	0.40%
	\$25,000 - \$49,999.99	0.55%	0.55%
	\$50,000 - \$99,999.99	0.70%	0.70%
	\$100,000 - \$249,999.99	0.80%	0.80%
	\$250,000 & Greater	0.90%	0.90%

Checking Accounts	Minimum to earn	APY (Yield)	APR (Rate)
Interest Checking	\$1,000+	0.05%	0.05%

Certificates of Deposit	APY (Yield)	APR (Rate)	VIP APY	VIP APR
3 Month	1.00%	1.00%	1.15%	1.15%
6 Month	1.50%	1.49%	1.65%	1.64%
12 month	2.50%	2.48%	2.65%	2.62%
18 Month	2.50%	2.48%	2.65%	2.62%
24 Month	2.70%	2.67%	2.85%	2.82%
36 Month	3.00%	2.97%	3.15%	3.11%
48 Month	3.20%	3.16%	3.35%	3.31%
60 Month	3.50%	3.45%	3.65%	3.60%

V.I.P. Club Qualifiers

Minimum of 5 services for VIP Status

- Checking Account + Debit Card
- Auto Loan(s)
- Direct Deposit (equals 2 services)
- RV Loan(s)
- VISA Platinum Card(s)
- Signature Loan(s)
- Mortgage Loan(s)
- Money Market Account



*This product is no longer available for new enrollments.
**Offer valid for new money only and while supplies last.

Prime Rate, currently 5.25% APR. Additional closing costs may apply for Home Equity Loans/Lines in excess of \$100,000.

All loan rates are stated as best available rate, and may be higher or unavailable based on credit history, LTV, and collateral. All loans are offered O.A.C. Weber State Credit Union is an equal opportunity lender.