

Loan Rates

Auto Rates	Max. Term	Conditions	APR
	60 Month		2.99%
	72 Month	\$15k minimum	3.14%
	84 Month	\$20k minimum	3.90%

RV Rates	Max. Term	Conditions	APR
	60 Month		3.99%***
	72 Month	\$15k minimum	3.99%***
	84 Month	\$20k minimum	3.99%***
	120 Month	\$25k minimum	4.49%

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 + 11.50%

Personal Loan Rates	Term	APR
Personal Line of Credit**	Variable	Prime + 11.50%
Personal Loan	Fixed rate, 36 months	7.25%
Personal Loan	Fixed rate, 48 months	7.50%
Personal Loan	Fixed rate, 60 months	7.75%
Share Secured	60 Months Fixed	2.74%
	72 Months Fixed	2.90%
	84 Months Fixed	3.65%
Certificate Secured	12 mo. max, 60 mo. amort.	CD rate + 1.5%

Mortgage Rates	Term	Rate
First Mortgage (up to 80% Loan-to-Value)	5-year	3.125%
	7-year	3.200%
	10-year	3.250%
	12-year	3.375%
	15-year	3.500%
	30 year (5 year call)	3.625%
	30 year (7 year call)	3.750%
	30 year (10 year call)	3.875%
	30 year (12 year call)	4.000%
	30 year (15 year call)	4.125%
Home Equity Line (Variable)**	Intro rate 2.99% for first 12 mo. Prime + 0.50% after	2.990% for 12 mo. \$375
Lot Loans (up to 80% Loan-to-Value)	20 year (5 year call)	5.750%
	20 year (10 year call)	6.490%

Savings Rates

Savings Accounts	Minimum Deposit	APY (Yield)	APR (Rate)
Share Savings	\$150	0.05%	0.05%
High-Rate Savings*	\$500	0.10%	0.10%
IRA & ESA Accumulator	\$0	0.10%	0.10%
MyFund Savings	\$0.01 - \$4,999.99	0.10%	0.10%
	\$5,000 & Greater	0.05%	0.05%

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	0.05%	0.05%
	\$10,000 - \$24,999.99	0.05%	0.05%
	\$25,000 - \$49,999.99	0.10%	0.10%
	\$50,000 - \$99,999.99	0.15%	0.15%
	\$100,000 - \$249,999.99	0.20%	0.20%
VIP Money Market	\$0.01 - \$4,999.99	0.00%	0.00%
	\$5,000 - \$9,999.99	0.10%	0.10%
	\$10,000 - \$24,999.99	0.10%	0.10%
	\$25,000 - \$49,999.99	0.15%	0.15%
	\$50,000 - \$99,999.99	0.20%	0.20%
	\$100,000 - \$249,999.99	0.25%	0.25%
\$250,000 & Greater	0.25%	0.25%	

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	0.30%	0.30%	0.45%	0.45%
6 Month	0.45%	0.45%	0.60%	0.60%
12 month	0.95%	0.95%	1.10%	1.10%
18 Month	1.10%	1.10%	1.25%	1.24%
24 Month	1.20%	1.19%	1.35%	1.34%
36 Month	1.50%	1.49%	1.65%	1.64%
40 Month	2.00%	1.99%	2.00%	1.99%
48 Month	1.75%	1.74%	1.90%	1.89%
60 Month	2.40%	2.38%	2.55%	2.53%

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.

** Personal Line of Credit is tied to Checking account for overdraft protection.

***Special anniversary offer is only valid for applications made thru 6/30/2017.
APR = Annual Percentage Rate. Must have minimum of 720 credit score to qualify for special offer rate. Loan rates are based on credit worthiness, so your rate may vary depending on a variety of factors including, but not limited to: your credit score & history.

Prime Rate, currently 3.50% 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.