



## SMW 104 FEDERAL CREDIT UNION

### SAVINGS & LOAN RATE SHEET

#### Share Rates

Account Name	Rate Type	Minimum Balance to Earn Dividend	Dividend Rate	Annual Percentage Yield (APY)
Regular Savings	Variable	\$250.00	0.0100%	0.0100%
Christmas Club	Variable	\$0.00	0.020%	0.020%
Vacation Pay Savings	Variable	\$2,500.00	0.020%	0.020%
Vacation Pay Checking	Variable	\$2,500.00	0.020%	0.020%
Money Market*	Variable	\$2,500.00	0.030%	0.030%
		\$10,000.00	0.030%	0.030%
		\$25,000.00	0.050%	0.050%
		\$50,000.00	0.050%	0.050%
IRA Savings	Variable	\$0.00	0.0100%	0.0100%

\*Money Market - Dividends are paid monthly based on the aggregate balance in the account.

#### Share Certificates - Fixed Rate

Certificate Terms	Rate Type	Minimum Balance to Earn Dividend	Dividend Rate*	Annual Percentage Yield (APY)
3 Months	Fixed	\$1,000.00	0.030%	0.030%
6 Months	Fixed	\$1,000.00	0.030%	0.030%
12 Months	Fixed	\$1,000.00	0.050%	0.050%
18 Months	Fixed	\$1,000.00	0.080%	0.080%
24 Months	Fixed	\$1,000.00	0.080%	0.080%
36 Months	Fixed	\$1,000.00	0.080%	0.080%

\*The dividend rate on the Share Certificates can be increased or "Bumped Up" one time during the term of the share certificate. The minimum term for a "Bump Up" certificate is eighteen (18) months.

#### IRA Certificate (Traditional and ROTH)

Certificate Terms	Rate Type	Minimum Amount To Earn Dividend	Dividend Rate	Annual Percentage Yield (APY)
12 Months	Fixed	\$1,000.00	0.010%	0.010%
24 Months	Fixed	\$1,000.00	0.010%	0.010%

This rate schedule states rates applicable to specified accounts and is incorporated as a part of your account agreement with SMW 104 Federal Credit Union. For purposes of this disclosure, the dividend rate and annual percentage yield stated for the term share account were offered within the most recent 7 calendar days and were accurate as of the effective date shown below. Rates determined by the Board of Directors and subject to change without notice.

Early Withdrawal Penalty - We may impose a penalty if you withdraw any of the principal balance from your Share Certificate account before the maturity date. The penalty imposed shall be 30 days interest. However, we pay dividends up to the date of withdrawal.

Please call (800) 464-5987 or visit our website at [www.smw104fcu.org](http://www.smw104fcu.org) to obtain information on current rates, terms and fees.

**New Autos**

Effective: 6/1/2021

Terms	APR*	**Payment per \$1,000
Up to 36 Months	2.49% - 16.29%	\$28.86
Up to 48 Months	2.49% - 16.39%	\$21.91
Up to 60 Months	2.49% - 16.49%	\$17.75
Up to 72 Months	2.49% - 16.69%	\$14.97
Up to 84 Months	2.49% - 16.87%	\$12.99

**Used Autos**

Terms	APR*	**Payment per \$1,000
Up to 36 Months	2.99% - 16.79%	\$29.08
Up to 48 Months	2.99% - 17.04%	\$22.14
Up to 60 Months	2.99% - 17.29%	\$17.97
Up to 72 Months	2.99% - 17.49%	\$15.20
Up to 84 Months	2.99% - 17.49%	\$13.22

**Boats, Travel Trailers, 5th Wheels, Motor Homes and Toy Haulers**

Terms	APR*	**Payment per \$1,000
Up to 36 Months	5.50% - 17.29%	\$30.20
Up to 48 Months	5.66% - 17.54%	\$23.34
Up to 60 Months	5.86% - 17.79%	\$19.27
Up to 72 Months	6.06% - 17.99%	\$16.61
Up to 84 Months	6.40% - 17.99%	\$14.81
Up to 120 Months	6.66% - 17.99%	\$11.44

**New Motorcycles**

Terms	APR*	**Payment per \$1,000
Up to 24 Months	2.49% - 16.79%	\$42.76
Up to 36 Months	2.49% - 17.04%	\$28.86
Up to 48 Months	2.49% - 17.29%	\$21.91
Up to 72 Months	2.49% - 17.49%	\$14.97

**Used Motorcycles\*\*\***

Terms	APR*	**Payment per \$1,000
Up to 24 Months	3.99% - 18.00%	\$43.43
Up to 36 Months	3.99% - 18.00%	\$29.53
Up to 48 Months	3.99% - 18.00%	\$22.58
Up to 72 Months	3.99% - 18.00%	\$15.65

Loan approval amount will be based on credit worthiness along with the year and value of the vehicle or specific collateral. For New/Used Autos and Motorcycles can lend up to 100% of the purchase price. We do not finance vehicles over 10 years of age.

\*APR (Annual Percentage Rate) is based on credit worthiness criteria.

\*\*Payment per \$1,000 balance owed is an example based on the lowest interest rate listed for the specific term.

\*\*\*Used motorcycles receive a 1.00% discount on the rate with a 20% down payment (Rates listed are excluding the discount, max 18.00% APR)

## Share Savings Secured Loans

Effective: 6/1/2021

Terms	APR*	**Payment per \$1,000
Up to 60 Months	5.75%	\$19.22

Deposit amount plus \$100

\* APR - Annual Percentage Rate

\*\* Payment per \$1,000 balance is an example based on the maximum term

## Signature Loans

Terms	APR*	**Payment per \$1,000
Up to 12 Months	9.40% - 18.00%	\$87.65
Up to 24 Months	9.50% - 18.00%	\$45.92
Up to 36 Months	9.60% - 18.00%	\$32.09
Up to 48 Months	9.70% - 18.00%	\$25.23
Up to 60 Months	9.90% - 18.00%	\$21.21

Loan approval amount based on credit worthiness. Maximum loan \$10,000. Maximum aggregate unsecured loans per member household, including credit cards, not to exceed \$25,000.

\* APR-Annual Percentage Rate-is based on credit worthiness criteria

\*\* Payment per \$1,000 balance is an example based on the lowest interest rate listed for the specific term.

## Visa Platinum & Classic Card Rates



<b>Visa Classic</b>	10.5% APR	Grace Period: 25 Days for purchases Minimum Finance Charge: \$0.50	No annual fees, Balance calculation method average daily balance including new purchases.
<b>Visa Platinum</b>	7.9% APR	Grace Period: 25 Days for purchases Minimum Finance Charge: \$0.50	No annual fees, Balance calculation method average daily balance including new purchases.

Please call the credit union for our HELOC and 2nd Mortgage Loan rates

\* Maximum aggregate unsecured loans per member household, including credit cards, not to exceed \$25,000.

Above information represents a summary of the current policy. Other conditions or restrictions may apply. Call the credit union for current information. Rates subject to change without notice. This rate schedule states rates applicable to specified accounts and is incorporated as a part of your account agreement with SMW 104 Federal Credit Union.

Please call (800) 464-5987 or visit our website at [www.smw104fcu.org](http://www.smw104fcu.org) to obtain information on current rates, terms and fees.