

UNSECURED LOANS		RATES EFFECTIVE AS OF	5/15/2018
GRADE RATING BY CB SCORE A+ 730+ A 700-729 B 660-699 C 610-659 D 560-609 E 559 & BELOW	ONE MONTHS GROSS INCOME / \$10K MAX	*.25% DISCOUNT ON LOAN RATES IF REPAYMENT IS THROUGH PAYROLL DEDUCTION, DIRECT DEPOSIT OR AUTOMATIC TRANSFER FROM SHARE DRAFT ACCOUNT.	
	A+ 11%	*Rates are determined upon completion of a loan application	
	A 11.50%	and are based on your individual FICO score	
	B 12%	** Overdraft loans have a maximum credit line of \$300 (unless Management reviews) and must be	
	C 13%	preapproved. Repayment is \$30.00 per month (unless line is higher than \$300) and is due by the	
	D 15%	15th of each month.	
E 17%			
* PERSONAL LOANS ** 11.00% - 17.00% OVERDRAFT LOANS 17.00% SHARE SECURED LOANS 3.50% Over highest dividend rate SHARE CERTIFICATE SECURED LOANS 3.50% Over highest dividend rate - maximum term of CD (Excludes IRA's)			
HOME EQUITY LOANS 3.49% FIXED FOR 3 YEARS 4.49% FIXED FOR 5 YEARS 4.99% FIXED FOR 10 YEARS HOME EQUITY LINE OF CREDIT LOANS 5.0% Semi-Annual Variable rate - maximum of 8.50% - Amortized for 5, 10 or a maximum of 15 years MORTGAGE LOANS RATE TO BE DETERMINED AT TIME OF APPLICATION - 10 YEAR AND 15 YEAR FIXED RATES RATE TO BE DETERMINED AT TIME OF APPLICATION 5 YEAR BALLOON - Amortized over 30 years			
ALL HOME EQUITY, HELOC AND MORTGAGES ARE THE STATE OF IOWA RESIDENTS ONLY			