



Current Prime Rate is 4.75% effective 03/21/2018
as published in the Wall Street Journal

Variable Rate Credit Card*		
MyPreferred Visa	Revolving (25-day grace period)	0% APR [†]
MyPreferred Plus Visa	Revolving (25-day grace period)	0% APR [†]
MyChoice Visa	Revolving (25-day grace period)	0% APR [†]
MyChoice Plus Visa	Revolving (25-day grace period)	0% APR [†]

†*APR = Annual Percentage Rate. Information is accurate as of 04/01/2018. New consumer VISA® Credit Card accounts can have an introductory rate as low as 0% APR on new purchases and on balance transfers (excludes HFCU funds and must be balance transfers outside of the credit union) for the first 6 billing cycles. For balance transfers, there is no balance transfer fee. Balance transfers after the promotional period may be subject to a fee up to 4.00% of the amount transferred with a minimum of \$10, a cash advance fee up to 2.00% of the advance amount with a minimum of \$10, on each foreign transaction, there is a fee of 1.00% of the transaction amount. After the promotional period expires, the rate will convert to a variable APR currently between 8.25% and 16.25%. The rate is variable and may change. Qualification is based on an assessment of individual creditworthiness and our underwriting standards. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. For Indiana residents, call us at (812) 253-6928, for Kentucky residents, call us at (270) 830-8233, or call toll free at (800) 858-1693 for current cost information.

Traditional Auto and Truck Loan Rates*			
Add .50% for each 25,000 miles (or fraction of 25,000) over 100,000 miles up to a 2% maximum			
Model Year	Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
2016-2018	1 to 60 months	as low as 3.72%	\$18.29
2016-2018	61 to 66 months	as low as 3.72%	\$16.78
2016-2018	67 to 72 months	as low as 4.30%	\$15.78
2016-2018	73 to 84 months	as low as 5.15%	\$14.20
2014-2015	1 to 60 months	as low as 4.05%	\$18.44
2014-2015	61 to 66 months	as low as 4.05%	\$16.93
2014-2015	67 to 72 months	as low as 4.35%	\$15.81
2014-2015	73 to 84 months	as low as 5.35%	\$14.30
2012-2013	1 to 48 months	as low as 4.65%	\$22.87
2012-2013	49 to 60 months	as low as 4.65%	\$18.71
2012-2013	61 to 66 months	as low as 4.75%	\$17.25
2012-2013	67 to 72 months	as low as 5.40%	\$16.29
2008-2011	1 to 48 months	as low as 5.95%	\$23.46
2008-2011	49 to 60 months	as low as 5.95%	\$19.31

2008-2011	61 to 66 months	as low as 6.45%	\$18.04
2008-2011	67 to 72 months	as low as 7.10%	\$17.10
2007 or older	1 to 36 months	as low as 6.15%	\$30.49
2007 or older	37 to 48 months	as low as 6.15%	\$23.55

Traditional Watercraft Loan Rates*

Model Year	Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
2016-2018	1 to 60 months	as low as 4.00%	\$18.42
2016-2018	61 to 66 months	as low as 4.50%	\$17.13
2016-2018	67 to 72 months	as low as 4.75%	\$15.99
2016-2018	73 to 84 months	as low as 6.00%	\$14.61
2016-2018	85 to 96 months	as low as 6.75%	\$13.51
2016-2018	97 to 120 months	as low as 7.25%	\$11.74
2014-2015	1 to 60 months	as low as 4.25%	\$18.53
2014-2015	61 to 66 months	as low as 4.75%	\$17.25
2014-2015	67 to 72 months	as low as 5.25%	\$16.22
2014-2015	73 to 84 months	as low as 6.25%	\$14.73
2014-2015	85 to 96 months	as low as 7.25%	\$13.76
2014-2015	97 to 120 months	as low as 7.75%	\$12.00
2012-2013	1 to 60 months	as low as 5.25%	\$18.99
2012-2013	61 to 66 months	as low as 5.25%	\$17.48
2012-2013	67 to 72 months	as low as 5.75%	\$16.46
2012-2013	73 to 120 months	n/a	n/a
2011	1 to 60 months	as low as 6.00%	\$19.33

Traditional Motorcycle Loan Rates*

Model Year	Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
2016-2018	1 to 60 months	as low as 4.00%	\$18.42
2016-2018	61 to 66 months	as low as 4.25%	\$17.02
2016-2018	67 to 72 months	as low as 4.50%	\$15.87
2016-2018	73 to 84 months	as low as 5.50%	\$14.37
2014-2015	1 to 60 months	as low as 4.30%	\$18.55
2013	1 to 48 months	as low as 5.00%	\$23.03
2013	49 to 60 months	as low as 5.00%	\$18.87
2012	1 to 48 months	as low as 5.25%	\$23.14
2012	49 to 60 months	as low as 5.25%	\$18.99
2011 or older	1 to 36 months	as low as 6.00%	\$30.42
2011 or older	37 to 48 months	as low as 6.00%	\$23.49

Traditional Recreational Vehicle Loan Rates*

Model Year	Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
2016-2018	1 to 60 months	as low as 4.44%	\$18.62
2016-2018	61 to 66 months	as low as 4.94%	\$17.33
2016-2018	67 to 72 months	as low as 5.54%	\$16.36
2016-2018	73 to 84 months	as low as 6.94%	\$15.06
2016-2018	85 to 96 months	as low as 7.44%	\$13.85
2016-2018	97 to 120 months	as low as 7.94%	\$12.10
2014-2015	1 to 60 months	as low as 4.94%	\$18.84
2014-2015	61 to 66 months	as low as 5.44%	\$17.57
2014-2015	67 to 72 months	as low as 5.94%	\$16.54
2014-2015	73 to 84 months	as low as 7.44%	\$15.31
2014-2015	85 to 96 months	as low as 7.94%	\$14.11
2014-2015	97 to 120 months	as low as 8.44%	\$12.37
2012-2013	1 to 60 months	as low as 5.94%	\$19.30
2012-2013	61 to 66 months	as low as 6.44%	\$18.03
2012-2013	67 to 72 months	as low as 6.94%	\$17.02
2011 or older	1 to 60 months	as low as 6.44%	\$19.54

Traditional Other Secured Loan Rates*

Model Year	Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
2016-2018	1 to 60 months	as low as 5.69%	\$19.19
2014-2015	1 to 60 months	as low as 6.19%	\$19.42
2012-2013	1 to 60 months	as low as 7.19%	\$19.89
2011 or older	1 to 60 months	as low as 7.69%	\$20.13

Signature Loan*

Up to \$25,000	1 to 60 months	as low as 9.24%	\$20.88
----------------	----------------	-----------------	---------

Shared Secured*

Up to \$99,999	Contact us for terms	current share rate + 3%	
----------------	----------------------	-------------------------	--

Certificate Secured*

Up to \$99,999	Contact us for terms	share certificate rate + 3%	
----------------	----------------------	-----------------------------	--

Line of Credit*

Up to \$10,000	15.00%	3% of balance \$15 minimum monthly payment	
----------------	--------	--------------------------------------------	--

Fixed Rate Home Equity & Bridge Loans*
(Up to 80% loan to value)

Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
1 to 60 months	as low as 4.24%	\$18.53
61 to 120 months	as low as 4.74%	\$10.48
121 to 180 months	as low as 5.49%	\$8.17

Fixed Rate Home Equity*
(Up to 80.01% to 90% loan to value)

Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
1 to 60 months	as low as 5.24%	\$18.98
61 to 120 months	as low as 5.74%	\$10.97

Home Equity Advantage*

(Up to 80.01% to 90% loan to value) HE Advantage will allow up to \$15,000 for Condominiums.

Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
121 to 180 months	as low as 6.49%	\$8.71

Home Equity Advantage*

(Up to 90.01% to 100% loan to value) HE Advantage will allow up to \$15,000 for Condominiums.

Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
1 to 60 months	as low as 5.74%	\$19.21
61 to 120 months	as low as 6.49%	\$11.35
121 to 180 months	as low as 6.74%	\$8.84

Home Improvement Loan*

Loans over \$15,000 or greater than 60 months fall under the Home Improvement Advantage program.

	Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
\$500 to \$25,000	1 to 60 months	as low as 7.74%	\$20.15
	61 to 84 months	as low as 8.74%	\$15.96
	85 to 120 months	as low as 9.24%	\$12.80
	121 to 180 months	as low as 9.74%	\$10.59

Simply Easy Refi

First Mortgage Refi Only \$199 closing cost Maxmum LTV 80% No Cash Out Maximum LTV 70%

Term	Annual Percentage Rate	Estimated Monthly Payments Per \$1,000 Borrowed**
1 to 84 months	as low as 3.99%	\$13.66
85 to 180 months	as low as 4.25%	\$7.52

Variable Rate Home Equity Line of Credit (HELOC)*

No closing costs on advanced of \$10,000 or greater.	Available up to 90% LTV	Call for rates Rates starting as low as Prime Rate - .25% with a maximum APR which will not exceed 18.00% and rate floor of 3.25%
Call us concerning any applicable home equity fees or closing costs.	Any HELOC rate changes will occur on the first of each month.	
These plans will have a Variable Rate feature. Annual Percentage Rate (corresponding to the periodic rate) can change as a result.		The

EQUAL HOUSING LENDER

*Certain restrictions apply

**Estimated monthly payment reflects minimum available APR and maximum available term. Apply online and save \$40 in processing costs on all consumer loans. Contact us for more details.