

Extra Credit UNION

Rate Schedule

All rates are subject to change without prior notice. These rates replace previously dated rates. These rates are for **Extra Credit Union** members only. A minimum deposit of \$5 in a regular savings account is required for membership.

Vehicle Loans

| Term | Rate | APR* |
|--|-----------------|-----------------|
| Up to 96 Months | As low as 2.99% | As low as 3.07% |
| Specific rates are based on credit history and are determined after the application is reviewed. *APR is Annual Percentage Rate and includes the cost of the loan. Costs vary from \$45-\$75 and are assessed by loan amount. 96 monthly payments of \$11.73 per \$1,000 borrowed. | | |

Recreational Vehicle Loans

| Term | Rate | APR* |
|--|-----------------|-----------------|
| Up to 120 Months | As low as 2.99% | As low as 3.02% |
| Specific rates are based on credit history and are determined after the application is reviewed. *APR is Annual Percentage Rate and includes the cost of the loan. Costs vary from \$45-\$75 and are assessed by loan amount. 120 monthly payments of \$9.65 per \$1,000 borrowed. | | |

Personal Loans

| Type | Term | Rate | APR* |
|---|------------------|-----------------|------------------|
| Personal Loan | Up to 72 Months | As low as 9.95% | As low as 10.22% |
| *APR is Annual Percentage Rate and includes the cost of the loan. Costs vary from \$45-\$75 and are assessed by loan amount. 72 monthly payments of \$18.51 per \$1,000 borrowed. | | | |
| flexLINE of Credit | N/A | As low as 9.95% | As low as 9.95% |
| Savings/Certificate Secured Loan | Up to 120 Months | As low as 6.75% | As low as 6.75% |
| *APR is Annual Percentage Rate. | | | |

Extra Quick Loan

| Type | Term | APR* |
|---|-----------------|------------------|
| Extra Quick Loan | Up to 12 Months | As low as 19.95% |
| \$35 application fee. Minimum monthly payment is \$99.00. Certain conditions apply. Must be a member for at least 6 months. | | |

Mastercard—Credit Card

| Type | Term | APR* |
|--|------|------------------------------|
| Platinum | N/A | Fixed rate as low as 9.95%* |
| Platinum Rewards | N/A | Estimated as low as 12.95%** |
| *Rates based on individual credit history. **Variable Platinum Rewards rate is based in the <i>Wall Street Journal</i> published prime rate + 8.2% or more based on individual credit history. Variable rate is subject to change. | | |

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. All Loans are subject to credit approval.

Federally Insured by NCUA

*APR is annual percentage rate on loan products.
**APY is annual percentage yield in savings products.



Effective 1/1/2020

Savings Products

| Type | APY** | Minimum Balance |
|--|-------|-----------------|
| *Primary Savings Account | 0.10% | \$5 |
| Checking Account | N/A | \$0 |
| Youth Savings Account | 0.10% | \$5 |
| Organizational Savings Account | 0.10% | \$5 |
| *Futurity Savings Account | 0.10% | \$5 |
| Futurity Checking Account | N/A | \$0 |
| *Extra Savings Account | 0.10% | \$0 |
| *\$100 minimum balance required to earn dividends. | | |

Money Market

| Type | APY** | Minimum Balance |
|--|-------|----------------------|
| Money Market Account | 0.35% | \$5,000-\$19,999.99 |
| | 0.45% | \$20,000-\$49,999.99 |
| | 0.50% | \$50,000 and up |
| Youth Money Market | 0.35% | \$2,000-\$19,999.99 |
| | 0.45% | \$20,000-\$49,999.99 |
| | 0.50% | \$50,000 and up |
| Dividends are paid and compounded monthly. | | |

Fixed-Rate Certificates

| Term | Rate | APY** | Minimum Balance |
|--|-------|-------|-----------------|
| 6 Months | 0.75% | 0.75% | \$500 |
| 12 Months | 1.00% | 1.00% | \$500 |
| 24 Months | 1.50% | 1.51% | \$500 |
| 36 Months | 2.25% | 2.27% | \$500 |
| 60 Months | 2.75% | 2.78% | \$500 |
| Dividends are paid and compounded quarterly. Penalty may be imposed for early withdrawal. Contact your personal attorney or tax advisor for advice on your personal situation. | | | |

Mortgage Loans

| First Mortgage Loans |
|---|
| Rates are available by visiting our web site at ExtraCreditUnion.org or by contacting us at (586) 276-3000. |

Home Equity Line of Credit (HELOC)

| Type | Term | APR* |
|--|------|---------------------------|
| Variable Rate HELOC* | N/A | Estimated as low as 5.75% |
| Certain conditions may apply. *Variable Rate HELOC rate is based on the <i>Wall Street Journal</i> prime rate + 1% or more based on individual credit history. <i>Wall Street Journal</i> prime rate as published in the on the 1 st of each month and are subject to change monthly. | | |