

VEHICLE

*mailed to credit union to repay your loan). Add 1% to rate listed when using cash, check or coupons (non-electronic or automated payment method).
 The min. loan amount is \$500. Max. unsecured loan amount (HELOC, personal loans, credit cards & unsecured home equity loans) with DECU is \$75,000.*

New Auto/Motorcycle Loans

Term	As Low As APR*	Payment Per \$1,000**
36 Months	2.24%	\$29
48 Months	2.24%	\$22
60 Months	2.24%	\$18
72 Months	2.49%	\$15

Used Auto/Motorcycle Loans

Term	As Low As APR*	Payment Per \$1,000**
36 Months	2.79%	\$29
48 Months	2.79%	\$22
60 Months	2.79%	\$18

General Secured | Motorhomes, ATVs, Boats, Older Autos

Term	As Low As APR*	Payment Per \$1,000**
New: 2015-2020		
New: 2018 - 2022 (36-60 Months)	3.24%	\$18
New: 2018 - 2022 (72 Months)	3.49%	\$15
Used: 2009-2014		
Used: 2013 - 2017 (36-60 Months)	4.49%	\$19
Used: 2012 and older	6.74%	\$20

**Term is based on value of the vehicle & amount financed. Rates are subject to individual credit scores. The 'As Low As' rates quoted are for credit scores of 700+. Rates, terms, & conditions subject to change at any time. The min. loan amount is \$500. Max. secured loan amount with DECU is \$180,000. The rate listed indicates automatic payment made electronically (not using cash, coupon book or check mailed to credit union to repay your loan). Add 1% to rate listed when using cash, check or coupons (non-electronic or automated payment method).*

#Payments listed are only examples. Payment examples are based off a general secured loan with the APR listed above calculating the payment per \$1,000.

Payment Saver Auto Loan

Term	As Low As APR*	Payment Per \$1,000**
36 Months	2.74%	\$29
48 Months	2.74%	\$22
60 Months**	2.74%	\$18
72 Months**	2.99%	\$15

**Term is based on value of vehicle and amount financed. Rates subject to individual credit scores. The as low as rates are for credit scores 700+. The rate listed indicates automatic payment made electronically (not using cash, coupon book or check mailed to credit union to repay your loan). Add 1% to rate listed when using cash, check or coupons (non-electronic or automated payment method).*

***Minimum loan amount of \$15,000 for vehicles financed with 60 to 72 month loan terms. Other fees and conditions may apply. See Payment Saver Loan for more details.*

PERSONAL

Loan	As Low As APR*
Signature**	6.99%
Line of Credit**	14.99%
Deposit Collateral (Share/CD)	3.00%

**APR=Annual Percentage Rate. **Interest rates determined by individual credit history. The 'As Low As' rates quoted here are for credit scores of 700+. Rates, terms, & conditions subject to change at any time. The rate listed indicates automatic payment made electronically (not using cash, coupon book or check*

MORTGAGE

SAVINGS ACCOUNTS

Mortgage Term	Interest Rate Starting at	APR Rate Starting at*	Payment Per \$150,000**	Cost ^o
30 Year Fixed	3.125%	3.266%	\$643	\$750
20 Year Fixed	2.875%	3.015%	\$823	\$0
15 Year Fixed	2.250%	2.515%	\$983	\$938
7/1 ARM 30 Year [^]	2.250%	2.680%	\$573	\$0
5/1 ARM 30 Year [^]	1.875%	2.621%	\$545	\$0
3/1 ARM 30 Year [^]	1.875%	2.743%	\$545	\$0

Prime Share Accounts

	APY*	Dividend Rate
\$25-\$5,000	0.15%	0.15%
\$5,001-\$25,000	0.15%	0.15%
Over \$25,000	0.15%	0.15%

*APY = Annual Percentage Yield. Rates may change after the account is opened. Fees may reduce earnings on account. Rate is accurate as of the last dividend declaration date. **Minimum \$25 deposit required.

CHECKING ACCOUNTS

	APY*	Dividend Rate
E-Access	0.00%	0.00%
Merit	0.10%	0.10%

*APY = Annual Percentage Yield. Rates may change after the account is opened. Fees may reduce earnings on account. Rate is accurate as of last dividend declaration date. Account opening deposit not required. Merit checking requires an average monthly balance of \$250 or more to earn dividends.

HOME EQUITY

Ready Reserve Account Rates

Term	As Low As APR*	Payment Per \$1,000**
Equity Line of Credit		
Up to 80% CLTV**	2.74%	\$2
Up to 90% CLTV**	3.24%	\$3
Up to 100% CLTV**	3.74%	\$3
Easy Equity Loans		
Up to 80% CLTV**	2.99%	\$7
Up to 90% CLTV**	3.49%	\$7
Up to 100% CLTV**	4.24%	\$8

	APY*	Dividend Rate
\$0-\$9,999	0.00%	0.00%
\$10,000-\$49,999	0.30%	0.30%
\$50,000-\$74,999	0.30%	0.30%
\$75,000-\$99,999	0.30%	0.30%
\$100,000 and over	0.50%	0.50%

*APY = Annual Percentage Yield. Rates may change after the account is opened. Fees may reduce earnings on account. Rate is accurate as of last dividend declaration date. Account opening deposit not required.

HEALTH SAVINGS ACCOUNT

	APY*	Dividend Rate
(HSA)	0.50%	0.50%

*APY=Annual Percentage Yield. Rates may change after account is opened. Fees may reduce earnings on account. Rate is accurate as of last dividend declaration date. Account opening deposit not required. Eligibility to contribute to an HSA is established by the following criteria: 1) Covered under a high deductible health plan (HDHP), 2) Not covered by any other health plan that is not an HDHP (with certain exceptions for plans providing preventative care and limited types of permitted insurance and permitted coverage), and 3) Not enrolled in Medicare.

HOME IMPROVEMENT

Term	As Low As APR*	Payment Per \$1,000**
Up to \$7,500	6.99%	\$20
\$7,501-\$25,000	6.99%	\$20

*APR=Annual Percentage Rate. Interest rates determined by individual credit history. The 'As Low As' rates quoted here are for credit scores of 700+. Rates, terms, & conditions subject to change at any time. #Payments listed are only examples. Payment examples are based off a home improvement loan with a 60-month term & APR listed above calculating the payment per \$1,000. Tax & insurance are not included in the payment the actual payment obligation will be greater.

MONEY MARKET ACCOUNT

Money Market Account

	APY*	Dividend Rate
\$0-\$4,999	0.10%	0.10%
\$5,000-\$9,999	0.15%	0.15%
\$10,000-\$19,999	0.15%	0.15%
\$20,000-\$49,999	0.35%	0.35%
\$50,000-\$74,999	0.40%	0.40%
\$75,000-\$99,999	0.40%	0.40%
\$100,000-\$249,999	0.55%	0.55%
\$250,000-\$499,999	0.70%	0.70%
\$500,000 and over	0.75%	0.75%

*APY=Annual Percentage Yield. Rates may change after account is opened. Rate is accurate as of last dividend declaration date. Account opening deposit not required. Fees may reduce earnings on this account.

IRA / SHARE CERTIFICATES

IRA Accumulation/Builder

	APY*	Dividend Rate
\$25-\$49,999	0.80%	0.80%
\$50,000-\$74,999	0.85%	0.85%
\$75,000-\$99,999	0.90%	0.90%
\$100,000 and over	1.05%	1.05%

*APY = Annual Percentage Yield. Rates may change after the account is opened. Rate is accurate as of last dividend declaration date. Fees may reduce earnings on the account.

IRA/Share Certificates

	APY*	Dividend Rate
3 Month**	0.50%	0.50%
6 Month	0.65%	0.65%
12 Month	0.70%	0.70%
18 Month	0.75%	0.75%
24 Month	0.80%	0.80%
36 Month	0.85%	0.85%
48 Month	0.90%	0.90%
60 Month	0.95%	0.95%

*APY = Annual Percentage Yield. For all certificates unless otherwise noted; penalty for early withdrawal. Minimum deposit of \$500 required to open certificate & earn dividends. Rate is accurate as today's dividend declaration. Fees may reduce earnings on the account. **3 Month Certificate requires a minimum deposit of \$5,000

OWNER PARTICIPATION ACCOUNT

	APY*	Dividend Rate
(OPA)	0.20%	0.20%

*APY=Annual Percentage Yield. Rates may change after account is opened. This account is automatically opened by the Credit Union when an Owner Participation rebate is rewarded. Members are unable to deposit additional funds to this account. Rate is accurate as of last declaration date.