

## VEHICLE

### New Auto/Motorcycle Loans

Term	As Low As APR*	Payment Per \$1,000**
36 Months	5.99%	\$30
48 Months	5.99%	\$23
60 Months	5.99%	\$19
72 Months	6.24%	\$17

### Used Auto/Motorcycle Loans

Term	As Low As APR*	Payment Per \$1,000‡
36 Months	6.74%	\$31
48 Months	6.74%	\$24
60 Months	6.74%	\$20

### General Secured | Motorhomes, ATVs, Boats, Older Autos

Term	As Low As APR*	Payment Per \$1,000‡
New: 2020 – 2024 (36-60 Months)	6.24%	\$19
New: 2020 – 2024 (72 Months)	6.49%	\$17
Used: 2015 – 2019 (36-60 Months)	7.49%	\$20
Used: 2014 and older	8.99%	\$21

\*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 Empeople 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	6.49%	\$31
48 Months	6.49%	\$24
60 Months**	6.49%	\$20
72 Months**	6.49%	\$17

\*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*	Payment Per \$1,000‡
Signature**	17.99%	\$25
Line of Credit**	17.99%	\$23
Deposit Collateral (Share/CD)	3.00%	\$0

\*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 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 Empeople is \$75,000.

## MORTGAGE

Mortgage Term	Interest Rate Starting At	APR Starting At*	Payment per \$140,000**	Cost°
30 Year Fixed	6.500%	6.689%	\$885	\$525
20 Year Fixed	6.375%	6.573%	\$1,034	\$0
15 Year Fixed	6.000%	6.283%	\$1,181	\$350
5/1 ARM	5.990%	7.151%	\$838	\$0

°Cost equals discount points paid.

\*Annual Percentage Rates (APRs). Rates quoted are based on a purchase price of \$200,000, loan-to-value of 75%, primary residence and a credit score of 740 or higher. All interest rates, APRs, and cost are indications only and are subject to change without notice. Contact your Empeople Mortgage Loan Originator for more information.

\*\*Payments are only examples. Taxes & insurance premiums are not included in the payment, if included the actual payment obligation will be greater. The payment listed based on borrowing \$150,000 amortized over 30 years. Rates may vary based on loan size & geographical location. Loans with a loan to value greater than 80% may require private mortgage insurance, which will increase the monthly payment amount.

^Adjustable Rate Mortgages are subject to change and may increase following the conclusion of the fixed period stated above. Rates, terms and conditions subject to change at any time.

## HOME EQUITY

Home Equity Loans	As Low As APR*	Payment Per \$1,000‡
Equity Line of Credit: up to 80% CLTV**	6.99%	\$12
Equity Line of Credit: up to 90% CLTV**	7.49%	\$12
Easy Equity Loan: up to 80% CLTV**	6.24%	\$11
Easy Equity Loan: up to 90% CLTV**	6.49%	\$11

\*APR=Annual Percentage Rate. CLTV = Combined Loan to Value. Rates, terms, & conditions are subject to change at any time. The 'As Low As' rates quoted here are for credit scores of 700+. All home equity loans are valid for loan amounts up to \$50,000.

‡Payments listed are examples only. Payment examples are based on a home equity loan with a 120-month term & APR above, calculating the payment per \$1,000. All home equity loans require homeowners insurance. Flood insurance is required for properties in a flood zone. Tax & insurance are not included in the payment the actual payment obligation will be greater.

\*\*The APR for the Line of Credit is variable & may change after the account is opened. Max. rate is 18% APR. Fees for a Line of Credit include an application fee of \$395 unless an initial draw is \$10,000 or more & a balance of \$5,000 is maintained for the first year; appraisal fees may apply & range from \$250 - \$500; some states may charge an Intangible or Mortgage Registration Tax. This cost varies depending on the state.

## HOME IMPROVEMENT

Home Improvement Loans	As Low As APR*	Payment Per \$1,000‡
Unsecured up to \$7,500	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.

## SAVINGS ACCOUNTS

### Prime Share Accounts

Prime Share Accounts	APY*	Dividend Rate
\$25-\$5,000	0.15%	0.150%
\$5,001-\$25,000	0.15%	0.150%
Over \$25,000	0.15%	0.150%

\*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.

### High Yield Savings Account

Average Daily Balances	Level 1		Level 2	
Spend**	0-20 transactions per month		21+ transactions per month**	
	Dividend Rate	APY*	Dividend Rate	APY*
\$0.00 - \$4,999.99	0.25%	0.25%	0.25%	0.25%
\$5,000 & Over	1.49%	1.50%	3.93%	4.00%
Direct Deposit	na		\$1,500 or more in Direct Deposit into your checking within the last 30 Days	

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

\*\*Using Empeople Debit or Credit Card (not combined); Average Daily Balance, Dividends compounded and credited monthly

## HEALTH SAVINGS ACCOUNT

Health Savings Account (HSA)	APY*	Dividend Rate
	0.50%	0.499%

\*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.

## MONEY MARKET ACCOUNT

### Money Market Account

Money Market	APY*	Dividend Rate
\$0-\$4,999	0.10%	0.100%
\$5,000-\$9,999	0.15%	0.150%
\$10,000-\$19,999	0.15%	0.150%
\$20,000-\$49,999	0.35%	0.350%
\$50,000-\$74,999	0.40%	0.399%
\$75,000-\$99,999	0.40%	0.399%
\$100,000-\$249,999	0.50%	0.499%
\$250,000-\$499,999	0.60%	0.599%
\$500,000 and over	0.65%	0.648%

\*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

IRA Accumulation/Builder	APY*	Dividend Rate
\$25-\$49,999	0.35%	0.350%
\$50,000-\$74,999	0.40%	0.399%
\$75,000-\$99,999	0.40%	0.399%
\$100,000 and over	0.50%	0.499%

\*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

IRA/Share Certificates	APY*	Dividend Rate
3 Month**	5.30%	5.175%
6 Month	5.20%	5.080%
12 Month	5.00%	4.889%
18 Month	4.00%	3.928%
24 Month	3.00%	2.960%
36 Month	3.00%	2.960%
48 Month	3.00%	2.960%
60 Month	3.00%	2.960%

\*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

Owner Participation Account (OPA)	APY*	Dividend Rate
	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.

## RISE TRANSACTION ACCOUNT RATES

Average Daily Balance	Level 1	Level 2		Level 3	
Credit Card or Debit Card Spend**	0-20 transactions per month	21+ transactions per month**		31+ transactions per month**	
	APY*	Dividend Rate	Overall APY*	Dividend Rate	Overall APY*
Up to But Not Exceeding \$5,000	.10%	3.00%	3.04%	4.25%	4.33%
Above \$5,000 But Not Exceeding \$10,000		3.25%	3.04% - 3.17%	4.5%	4.33% - 4.46%
Above \$10,000 But Not Exceeding \$20,000		4.00%	3.17% - 3.62%	5.25%	4.46% - 4.92%
Above \$20,000		0.50%	3.62% - 0.50%	1.50%	4.92% - 1.51%
Enroll	n/a	eStatements			
Use	n/a	Digital Banking within last 90 days			
Email	n/a	Primary Member must have valid email on file			
Deposit	n/a	\$1,500 or more in direct deposit per month			

\*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. Rates and terms subject to change without notice.

\*\*Using Empeople Debit or Credit Card (not combined); Average Daily Balance, Dividends compounded and credited monthly; Interest calculated in each split based on average daily balance.

The Rise Transaction Account rate is based on your level and average daily balance. For more information about the rates, please visit [deereemployeescu.com/bank/checking](https://deereemployeescu.com/bank/checking).

### Features

- Free access to ATM Nationwide Network
- Earn up to 3% APY\* dividend on split rates up to \$20,000. Above \$20,000 dividend earned is up to 1.5% APY\*
- No Monthly Service Fee