



We offer a full line of options including Real Estate, Mobile Home, Auto, Commercial, Agriculture, Various Lines of Credit, Signature and Term Share Loans.

>> Current Loan Rates

Effective PRIME RATE 3.25% as of January 1, 2010. Rates listed effective as of December 7, 2009. Rates may change after consummation of loan.

See below for specific Annual Percentage Rates (APR's).

Repayment example: 48 monthly payments of \$27.83 per \$1,000 borrowed.

<u>Loan</u>	<u>Terms</u>	<u>APR*</u>
New and Nearly New Automobiles and RV's	up to 72 months	6.49-6.99%
Motor Homes	up to 120 months	6.49-6.99%
Used Autos and RV's	up to 60 months	7.49-9.49%
Motor Homes	up to 84 months	7.49-9.49%
ATV's	up to 48 months	8.99%
Mobile Home New without Real Estate	up to 180 months	7.75%
Used without Real Estate	up to 120 months	8.99%
New/Used with Real Estate	up to 240 months	7.25-8.49%
Other Secured Loan (Computer, Appliance, Furniture, etc)	Up to 48 months	9.99%
Unsecured Loans	Up to 48 months	14.50%
Visa	NA	14.90%
~ Long Term Low Fixed Rate Real Estate Loans Now Available! ~		
Home Purchase/Refinance		
LTV up to 80% Fixed Rate	up to 60 months	**7.25-8.00%
LTV up to 80% Fixed Rate	up to 120 months	**7.99-8.49%
** Term depending on inclusion of HELOC or extended amortization with balloon due in 120 months		
Equity Loan 20 amortization/5 yr balloon Adjustable	120 to 240 months	7.49-7.99%
Equity Line of Credit Adjustable	5 year take out 10 year repayment	Call us for the current rates & fees!
Commercial Loans	up to 84 months	Negotiable Rate & Fee
Commercial Real Estate Loans	**up to 144 months	Negotiable Rate & Fee
** Term depending on inclusion of HELOC or extended amortization with balloon due in 120 months		

* APR = Annual Percentage Rate



Effective PRIME RATE 3.25% AS OF January 1, 2010. Rates listed effective as of December 7, 2009		
Loan	Terms	APR*
FMHA Guaranteed Loans		Prime+1.75%
Notice of Assignment (with USFS)	60 Day One Pay	9.99%
Assignment of Contracts		11.75%
Share Secured	Dividend Earned on Secured Share + 2%	
Lines of Credit		
Unsecured LOC	Adjustable	Floor of 7% 7.00%
Secured LOC	Adjustable	Floor of 7% 7.00%
Commercial LOC	Adjustable	Floor of 7% 7.00%
Agricultural LOC	Adjustable	Floor of 7% 7.00%
Ag Operating One Pay	Fixed	One Pay 7.50%

* APR = Annual Percentage Rate



**EQUAL HOUSING
LENDER**

We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act