

# BUSINESS SERVICES RATE SHEET



## SAVINGS ACCOUNTS

	MINIMUM DEPOSIT	DIVIDEND	
		RATE	APY <sup>1</sup>
BUSINESS SAVINGS	up to \$9,999	0.15%	<b>0.15%</b>
	\$10,000 - \$24,999	0.15%	<b>0.15%</b>
	\$25,000 - \$49,999	0.20%	<b>0.20%</b>
	\$50,000 - \$99,999	0.35%	<b>0.35%</b>
	\$100,000 or more	0.35%	<b>0.35%</b>
FREEDOM MONEY MARKET	\$0 - \$9,999	0.15%	<b>0.15%</b>
MONEY MARKET	\$10,000 - \$24,999	0.20%	<b>0.20%</b>
	\$25,000 - \$49,999	0.25%	<b>0.25%</b>
	\$50,000 - \$99,999	0.35%	<b>0.35%</b>
	\$100,000 - \$149,999	0.55%	<b>0.55%</b>
	\$150,000 - \$249,999	0.65%	<b>0.65%</b>
	\$250,000 or more	0.75%	<b>0.75%</b>

## CHECKING ACCOUNTS

	AVERAGE BALANCE	DIVIDEND	
		RATE	APY <sup>1</sup>
FREE BUSINESS CHECKING	none	none	none
FREE BUSINESS CHECKING PLUS	\$2,500	0.15%	0.15%
ANALYZED BUSINESS CHECKING <sup>3</sup>	none	none	none
HIGH INTEREST BUSINESS CHECKING	Up to \$49,999	0.40%	0.40%
	\$50,000 or more	0.15%	0.15%

## TERM SHARE CERTIFICATES

TERM	DIVIDEND		TERM	DIVIDEND	
	RATE	APY <sup>1</sup>		RATE	APY <sup>1</sup>
3 month	0.20%	<b>0.20%</b>	2 year	0.90%	<b>0.90%</b>
6 month	0.40%	<b>0.40%</b>	2.5 year	0.95%	<b>0.95%</b>
9 month	0.40%	<b>0.40%</b>	3 year	1.34%	<b>1.35%</b>
1 year	0.60%	<b>0.60%</b>	4 year	1.49%	<b>1.50%</b>
15 month	0.60%	<b>0.60%</b>	5 year	1.83%	<b>1.85%</b>
18 month	0.70%	<b>0.70%</b>			

Minimum open balance \$500.

## LOAN ACCOUNTS

MODEL YEAR	TERMS	FIXED APR <sup>2</sup>	
AUTO LOANS	2011-2013	0 - 36	2.99%
	2011-2013	37 - 63	3.24% - 12.24%
		64 - 69	3.74% - 6.74%
		70 - 75	4.24% - 7.24%
	2010	0 - 63	3.24% - 12.24%
64 - 69		3.74% - 6.74%	
70 - 75		4.24%	
2009	0 - 63	3.24% - 12.24%	
	64 - 69	3.74% - 6.74%	
2008	0 - 63	3.74% - 12.74%	
2007	0 - 54	4.24% - 13.24%	
2006	0 - 48	4.74% - 13.74%	
2005	0 - 48	5.24% - 14.24%	
		VARIABLE APR <sup>2</sup>	
BUSINESS TERM LOAN		0 - 60	Rates vary
BUSINESS SHORT TERM LOAN		0 - 12	Rates vary
BUSINESS LINE OF CREDIT			Rates vary

## CREDIT CARDS

	VARIABLE APR <sup>2</sup>	
VISA BUSINESS PLATINUM	13.24%	Prime + 9.99%
	15.24%	Prime + 11.99%
	19.24%	Prime + 15.99%
	23.24%	Prime + 19.99%

## BUSINESS REAL ESTATE

	TERMS	VARIABLE APR <sup>2</sup>
BUSINESS REAL ESTATE OWNER OCCUPIED	0 - 240	Rates vary
BUSINESS REAL ESTATE NON-OWNER OCCUPIED		Rates vary

For current business loan rates, please contact Brian Geary at 913.905.6673

Rates effective as of 01/19/12 and subject to change at any time.



**This credit union is federally insured by the National Credit Union Administration.**

<sup>1</sup>APY=Annual Percentage Yield. Assumes dividends are reinvested and the rate continues for a year. Share Certificate accounts subject to a substantial penalty for early withdrawal. Certificate accounts compound and pay dividends monthly. All Savings accounts compound dividends daily and pay monthly. Rate quotes are subject to change.

<sup>2</sup>APR=Annual Percentage Rate. Rates are subject to applicant credit. Rates are subject to change. Actual rate may vary. For a complete list of Business Credit Card fees please refer to your cardholder agreement.

<sup>3</sup>Analyzed Business Checking earnings credit is calculated on the daily collected account balance and 90-day United States Treasury Bill rate and may offset charges.

913.905.6673

866.367.2228

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