

# BAYER CREDIT UNION

## Loan Rate Sheet

Effective: 10/1/19

### Beacon Scoring

730+	A+
680-729	A
640-679	B
600-639	C
550-599	D
500-549	E

### Loan Promotion

November 1, 2019 to January 15, 2020

Holiday Loan Special: \$1,500.00 for 12 months at 11.00%

	Term	A+	A	B	C	D	E	
		730+	680-729	640-679	600-639	550-599	500-549	
<b>Auto, RVs, Boats, Trailers</b>	60 months	3.50%	4.00%	4.75%	6.25%	8.25%	11.25%	
	72 months	4.00%	4.50%	5.25%	6.75%	8.75%	11.75%	
	84 months	4.50%	5.00%	5.75%	7.25%	9.25%	12.25%	
Financing \$35,000 or more								
<b>Motorcycles, ATVs, Watercraft &amp; Older Autos</b>	36 months	4.50%	5.00%	5.75%	7.25%	9.25%	12.25%	
	48 months	5.00%	5.50%	6.25%	7.75%	9.75%	12.75%	
	60 months	5.75%	6.25%	7.00%	8.50%	10.50%	13.50%	
<b>Signature</b>		12.00%	14.00%	16.00%	18.00%	20.00%	22.00%	
<b>Line of Credit</b>		10.00%	12.00%	14.00%	16.00%	18.00%	20.00%	
<b>Share Secured/CD Secured</b>		Div. +2%						
		Prime + 1.00%	Prime + 1.25%	Prime + 2.00%	Prime + 3.00%			
<b>Home Equity LOC</b>	\$10,000-\$25,000.00	60 months	6.25%	6.50%	7.25%	8.25%	n/a	n/a
<b>Home Equity LOC</b>	\$25,000.01-\$30,000.00	120 months	6.25%	6.50%	7.25%	8.25%	n/a	n/a
<b>Home Equity LOC</b>	\$30,000.01-\$50,000.00	180 months	6.25%	6.50%	7.25%	8.25%	n/a	n/a
Prime 5.25%								

Effective Date: 01-01-19

### 2ND QUARTER SHARE RATES AND YIELDS

Shares-Regular, Special 1, Special 6  
IRA's - Regular, Roth  
Christmas Shares

### RATE

0.10%  
0.20%  
0.10%

### APY

0.10%  
0.20%  
0.10%

Effective Date: 01-01-19

### CURRENT CD RATES

3 month cd - \$1000 minimum  
6 month cd - \$1000 minimum  
12 month cd - \$1000 minimum  
24 month cd - \$1000 minimum  
36 month cd - \$1000 minimum

0.15%  
0.20%  
0.30%  
0.40%  
0.60%

0.15%  
0.20%  
0.30%  
0.40%  
0.60%

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