

SIDNEY FEDERAL CREDIT UNION INTEREST RATES

1/1/2015

| Type of Loan | Term (Approximate) | APR ¹ |
|-----------------------|-----------------------|------------------|
| Personal Loans | 36 | 6.65% |
| | 48 | 7.65% |
| | 60 | 8.65% |
| | 72 | 9.65% |
| | 84 | 9.65% |
| Variable ³ | up to 84 | prime+2 |

| | | |
|---|----------|-------|
| New & Used Autos (2010-max 66 mth/2011-newer 72 mth) ² | 24 | 3.45% |
| | 36 | 3.70% |
| | 48 | 3.70% |
| | 60 | 3.95% |
| | 66 | 3.95% |
| | 72 | 3.95% |
| Used Autos (2007-2009) ² | 24 | 4.15% |
| | 36 | 4.40% |
| | 48 | 4.40% |
| | 60 | 4.65% |
| Variable ³ | up to 60 | 1.50% |

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| Older Autos (2006- older) ² | 24 | 5.45% |
| | 36 | 5.70% |
| | 48 | 5.95% |

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|----------------------------------|-----|-------|
| Major Purchase Loan ² | 36 | 7.15% |
| | 48 | 7.65% |
| | 60 | 8.65% |
| | 72 | 9.15% |
| | 144 | 9.15% |

| | | |
|--------------------------|----|-------|
| Classic Car ² | 36 | 7.15% |
| | 48 | 7.65% |
| | 60 | 8.65% |
| | 72 | 9.15% |

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| Sports Craft (2012-Newer) ² | 36 | 5.95% |
| | 48 | 6.45% |
| | 60 | 7.45% |

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|---|----|-------|
| SportsCraft (2011 and older) ² | 36 | 6.65% |
| | 48 | 7.15% |
| | 60 | 8.15% |

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| Motorcycle (2012 - Newer) ² | 36 | 5.75% |
| | 48 | 6.25% |
| | 60 | 7.25% |

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| Motorcycle (2011 and older) ² | 36 | 6.25% |
| | 48 | 6.75% |
| | 60 | 7.75% |

| Type of Loan | Term (Approximate) | APR ¹ |
|---|-----------------------|------------------|
| Boat/R.V. Loans - (2012 - Newer) ² | 12-180 | 7.00% |
| Boat/R.V. Loans - (2011 - Older) ² | 12-180 | 7.50% |
| Mobile Home loans ² | 60 | 9.75% |
| | 84 | 9.75% |
| | 120 | 9.75% |
| | 144 | 10.75% |
| | 180 | 10.75% |
| Hobby Equipment Loan ² | 36 | 7.25% |
| | 48 | 8.25% |
| | 60 | 9.25% |
| | 72 | 10.25% |
| | 144 | 11.25% |

| MasterCard Cards | | |
|------------------|-----|--------|
| Classic | n/a | 13.90% |
| Gold | n/a | 10.90% |
| Platinum | n/a | 7.90% |

| | | |
|--------------------------|------------------|----------|
| Demand Note | 6 | 12.90% |
| Overdraft | n/a | 8.90% |
| Share Secured | 144 | variable |
| Money Management Secured | 144 | variable |
| Stock Secured | 120 | 9.50% |
| Certificate Secured | certificate term | variable |

Certain restrictions may apply on any of the following loan types. Please contact any of our branch offices for questions

The above rates are determined by credit worthiness. Your actual rate may vary. Contact the credit union to see what rate you qualify for.

¹ - Annual Percentage Rate

² - In addition to our low loan rates, you can receive up to 0.5% discount with our Member Rewards program, regardless of your credit score. It's simple- the more products/services you have, the greater your reward. Each of the following products/services qualify for our Member Rewards Program:

- | | |
|-------------------------------------|-------------------------|
| *Mortgage | *Home equity loan |
| *Credit card | *Debit card |
| *Checking | *Direct deposit |
| *Payroll deduction | *Automatic transfer |
| *Cu-online service | *e-Statement service |
| *Individual retirement account(IRA) | *Term share certificate |

³ The variable rate Auto has a floor of 5% - The variable rate Personal loan has a floor of 8%