



www.sperrymarinefcu.com

For more information visit us online or call 434 974-7191

BASE RATES FOR LOANS:

Effective: **March 26, 2008**

Rates quoted are the rates for our "A" credit scoring members. All rates are based on the creditworthiness of the borrower/co-borrower. Once the credit worthiness of the applicant has been determined, the actual rate and term will be disclosed to the applicant.

Auto Loans

New: Current and Previous Model Year (.25% discount will be applied on loans for Hybrids)

Up to 60 months - 5.25%

Up to 84 months - 7.25% (Must be over \$30,000.00 with GAP insurance)

Used: 1989-2006 (NADA Cutoff Dates)

Up to 60 months - 6.25%

Time Notes

Up to 3 months: - Rates will correspond with the most similar unsecured rate.

- Single payment of principal & interest due @ maturity.

Signature Loans

Up to 60 months

\$500.00 - \$10,000.00

11.00% - (base) and Up

Vacation Loan Special
\$3,000 - 36 mo - 7.99% APR
April - August 2008

Share/Certificate Secured Loan

3% APR over the current share/certificate rate

Over Draft Line Of Credit

15.00% APR (Automatic monthly payment/transfer required)

All Rates are shown as an Annual Percentage Rate (APR)





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Home Equity Loans

All Rates Effective: March 26, 2008

Home Equity Line of Credit :

Variable APR, subject to change annually on April 1st.

Minimum Line Amount of \$10,000: 96 months
\$10,000.01 to \$25,000: 120 months
\$25,000.01 to \$75,000: 180 months
\$75,000.01 and above: 240 months
Maximum Line of Credit: \$100,000

Home Equity - Fixed Amount Loan

Variable APR, subject to change annually on April 1st.

VISA Classic Credit Card

11.9% APR / No Annual Fee

Office Locations

Seminole Court Office

120 Seminole Court.....(434) 974-7191 ext 1100

Sperry Marine Office†

1070 Seminole Trail.....(434) 974-7191 ext 1000

GE Fanuc†

2500 Austin Drive.....(434) 974-7191 ext 1008

†Secure Facilities, no public access is available at these locations.

All Loan Rates are shown as an Annual Percentage Rate (APR)





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DEPOSIT ACCOUNT RATES

Effective: March 26, 2008

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield (APY)</u>
<u>Regular Shares</u> *	1.00%	1.005%
<u>Checking</u> *	0.25%	0.2503%

* Require a minimum daily balance of \$100 to earn the stated APR.

MONEY MARKET ACCOUNT

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield (APY)</u>
\$2,500 - \$10,000	1.50%	1.51%
\$10,000 - \$25,000	1.85%	1.866%
\$25,000 - \$50,000	2.25%	2.273%
\$50,000 +	2.75%	2.785%

SHARE CERTIFICATES (CD's)

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield (APY)</u>
3 month term	2.96%	3.00%
6 month term	3.25%	3.30%
1 year term	3.37%	3.422%
2 year term	3.50%	3.556%

IRA CERTIFICATES

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield (APY)</u>
6 month term	3.50%	3.556%
1 year term	3.63%	3.691%
2 year term	3.75%	3.815%

Rates are subject to change based on market conditions. Rates for Variable Rate Accounts may change at any time. Please see the membership booklet for complete details regarding deposit accounts.

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