



[www.sperrymarinefcu.com](http://www.sperrymarinefcu.com)

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

## **BASE RATES FOR LOANS:**

Effective: May 18, 2011

*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/Used

Up to 60 months - 4.00%

Up to 84 months - 4.00%

New/Used R/V up to \$15K

Up to 84 months - 7.00%

Up to 120 months - 9.00%

New R/V (Jetski's, Quads)

Up to 36 months - 10.00%

**Special: Transfer an auto loan from another lender and receive 1% of the loan amount as a bonus in cash back to you.**

### **Signature Loans**

Up to 60 months

\$500.00 - \$10,000.00

9.00% - (base) and Up

### **Share/Certificate Secured Loan**

3% APR over the current share/certificate rate

### **Over Draft Line Of Credit**

10.00% 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: May 18, 2011

### 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.  
80% LTV - 6.25%

## VISA Credit Cards

**VISA Classic:** 11.9% APR - No Annual Fee

**VISA Platinum Basic:** 7.99% APR - No Annual Fee

**VISA Platinum - Rewards:** 8.99% APR - No Annual Fee

## Office Locations

### Seminole Court Office

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

### Northrup Grumman Office <sup>†</sup>

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

<sup>†</sup>Secure Facility, no public access is available at this location.

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





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**DEPOSIT ACCOUNT RATES**

Effective: May 18, 2011

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield ( APY )</u>
<b><u>Regular Shares *</u></b>	0.0100%	0.0100%
<b><u>Checking</u></b>	0.000%	
<b><u>IRA Accumulation *</u></b>	0.0100%	0.0100%

\* Require a minimum daily balance of \$1000 to earn the stated APR.

**MONEY MARKET ACCOUNT**

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield (APY)</u>
\$0 - \$4999.99	0.000%	0.000%
\$5,000 - +	0.075%	0.07503%

**SHARE CERTIFICATES (CD's) See Note Below**

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield ( APY )</u>
6 month term	0.100%	0.1000%
1 year term	0.1500%	0.1501%
2 year term	0.200%	0.2002%

Note for Certificate Investments: New Certificate Investments must be at least \$5,000; Existing Certificates may be renewed at new rates but are not subject to the \$5,000 minimum investment requirement

**IRA CERTIFICATES New Certificates must be for at least \$5,000 (See Note above)**

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield ( APY )</u>
6 month term	0.100%	0.1000%
1 year term	0.1500%	0.1501%
2 year term	0.200%	0.2002%

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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