



www.sperrymarinefcu.com

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

BASE RATES FOR LOANS:

Effective: January 1, 2010

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 - 5.00%

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%

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)



Home Equity Loans

All Rates Effective: January 1, 2010

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 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.



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DEPOSIT ACCOUNT RATES

Effective: January 1, 2010

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield (APY)</u>
<u>Regular Shares *</u>	0.250%	0.2503%
<u>Checking</u>	0.000%	
<u>IRA Accumulation *</u>	0.500%	0.5011%

* 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 - \$5,000	0.75	0.7526%
\$5,000 - \$10,000	0.75	0.7526%
\$10,000 - \$25,000	0.75	0.7526%
\$25,000 - \$49,999	0.75	0.7526%
\$50,000 +	1.00%	1.0046%

SHARE CERTIFICATES (CD's)

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield (APY)</u>
6 month term	1.00%	1.005%
1 year term	1.25%	1.257%
2 year term	1.50%	1.510%

IRA CERTIFICATES

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield (APY)</u>
6 month term	1.00%	1.005%
1 year term	1.25%	1.257%
2 year term	1.50%	1.510%

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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