



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

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

## **BASE RATES FOR LOANS:**

Effective: April 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)





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## **Home Equity Loans**

All Rates Effective: April 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.

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





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**DEPOSIT ACCOUNT RATES**

Effective: April 1, 2010

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield ( APY )</u>
<b><u>Regular Shares *</u></b>	0.250%	0.2503%
<b><u>Checking</u></b>	0.000%	
<b><u>IRA Accumulation *</u></b>	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	0.500%	0.5011%
\$5,000 - \$10,000	0.500%	0.5011%
\$10,000 - \$25,000	0.500%	0.5011%
\$25,000 - \$49,999	0.500%	0.5011%
\$50,000 +	0.75%	0.7526%

**SHARE CERTIFICATES (CD's)**

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield ( APY )</u>
6 month term	0.75%	0.7526%
1 year term	1.00%	1.005%
2 year term	1.25%	1.257%

**IRA CERTIFICATES**

	<u>Annual Percentage Rate (APR)</u>	<u>Annual Percentage Yield ( APY )</u>
6 month term	0.75%	0.7526%
1 year term	1.00%	1.005%
2 year term	1.25%	1.257%

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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