

Rates

Current as of October 31st, 2008.

New Vehicles	
Auto Type	Maximum Term
ATV	up to 4 years
Tractor	up to 5 years
Automobile	up to 7 years
Over 1-Ton Vehicle	up to 7 years
Motorcycle	up to 7 years
Boat	up to 8 years
Travel Trailer / Motor Home	up to 10 years
Movable Mobile/Manufactured Home†	up to 10 years
†Single or Double - The annual percentage rate will be based on a loan with 85% Loan-to-Value using an appraised value.	
Loan Term	Annual Percentage Rate ²
3 years	As Low As 4.75%
4 years	As Low As 5.00%
5 years	As Low As 5.50%
6 years	As Low As 6.00%
7 years	As Low As 7.00%
8 years	As Low As 7.75%
9 years	As Low As 8.00%
10 years	As Low As 8.25%
² Additional 0.25% discount on annual percentage rate is available with payment through Direct Deposit.	

Used Vehicles	
Auto Type	Maximum Term
ATV	up to 4 years
Tractor	up to 5 years
Automobile*	up to 5 years
Over 1-Ton Vehicle	up to 5 years
Motorcycle*	up to 5 years
Travel Trailer / Motor Home	up to 7 years
Boat	up to 8 years
Movable Mobile/Manufactured Home†	up to 10 years
†Single or Double - The annual percentage rate will be based on a loan with 85% Loan-to-Value using an appraised value.	
*Models 4 years and older, maximum term is 4 years.	
Loan Term	Annual Percentage Rate ²
3 years	As Low As 4.75%
4 years	As Low As 5.00%
5 years	As Low As 5.50%
6 years	As Low As 6.00%
7 years	As Low As 7.00%
8 years	As Low As 7.75%
9 years	As Low As 8.00%
10 years	As Low As 8.25%
² Additional 0.25% discount on annual percentage rate is available with payment through Direct Deposit.	

Unsecured Loans	
Loan Type	APR
Secured L.O.C.	As Low As 8.00%
Unsecured L.O.C.	As Low As 8.50%
Insurance	As Low As 8.00%
Tuition	As Low As 5.50%
Vacation	As Low As 8.00%
Overdraft Protection	As Low As 12.50%
Problem Solver	As Low As 16.25%

³L.O.C. here refers to the "Line of Credit"

Share Secured Loan	
Up to a 12 year ammortization with a 3 year balloon	2% above earnings on pledged share account

Share Certificate Secured Loan	
Term cannot exceed certificate maturity	2% above earnings on certificate

Visa	
Visa Type	Annual Percentage Rate
VIP	8.90%
Classic	12.90%
Secured (deposit required)	12.90%

Maximim Credit Limit: \$20,000.

Real Estate Loans
Call mortgage loan office for current rates and availability Local: 225.342.6618 ext. 221 or Toll Free: 1.877.362.7005 ext 221

Deposit Rates Notice
Deposit rates are anticipated for the 4th Quarter 2008, and are subject to revision by the board of Directors. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period.

Shares			
Type	Avg. Daily Balance	Dividend Rate	APY
Regular Shares	\$20 to \$2,499.99	0.996%	1.000%
	\$2,500 and over	0.996%	1.000%
Share Drafts		0.250%	0.250%
Christmas Club	paid on \$200 or over	0.996%	1.000%
IRA Shares		0.996%	1.000%

APY here stands for "Annual Percentage Yield"

Certificates			
Type	Term	Dividend Rate	APY
Share and IRA Certificates** (\$500 minimum)	6 months	2.722%	2.750%
	1 year	2.967%	3.000%
	2 years	3.211%	3.250%
	3 years	3.357%	3.400%
	4 years	3.406%	3.450%
	5 years	3.455%	3.500%

APY here stands for "Annual Percentage Yield"

**Early Withdrawal penalty: smaller of the two, dividends earned or 30 days dividends (6 month & 1 year certificates) / 90 days dividends (2, 3, 4 & 5 year certificates)