

Savings and Loan Rates

Current as of July 1, 2017*

Share Savings Accounts	APR	APY
\$100-\$2,999.99	0.03%	0.03%
\$3,000-\$24,999.99	0.05%	0.05%
\$25,000+	0.09%	0.09%
Christmas Savers Account ¹	0.09%	0.09%

Checking Accounts	APR	APY
\$1,000+	0.05%	0.05%

Money Market Accounts ²	APR	APY
\$0-\$24,999	0.13%	0.13%
\$25,000-\$49,999	0.15%	0.15%
\$50,000+	0.21%	0.21%

Share Certificates ³	APR	APY
6 Month-Term	0.19%	0.19%
12 Month-Term	0.60%	0.60%
24 Month-Term	0.84%	0.84%
36 Month-Term	0.94%	0.94%

IRA's ⁴	APR	APY
Share IRA	0.19%	0.19%
12 Month-Term	0.60%	0.60%
24 Month-Term	0.84%	0.84%
36 Month-Term	0.94%	0.94%

Loan Rates	APR
New Auto	1.49% - 16.74%
Used Auto	1.49% - 16.74%
CARpay Diem Lease Alternative (New and Used Autos)	3.49% - 17.74%
Signature Loans	4.90% - 17.49%
New Motorcycle	3.49% - 13.49%
Used Motorcycle	3.49% - 13.49%
New Boat	5.99% - 14.49%
Used Boat	5.99% - 14.49%
Tuition Loans	5.90% - 7.90%
Student Loans	5.90% - 7.90%
Share Secured Loans (Variable Rate Adjusted Periodically)	2.72%
Credit Builder Loans	12.90%
Mortgage Loans	Market Rates
Home Equity Line of Credit (Variable Rate Adjusted Quarterly)	4.25%
Fixed Rate Home Equity Loans	1.90%-8.99%
Member Business Lending	Market Rates

VISA Cards ⁵	APR
VISA Copper Cash Back	8.90% - 16.90%
VISA Blue Line Rewards	10.90% - 16.90%
VISA Silver Low Rate	7.90% - 16.90%
VISA Classic	16.90%
VISA Secured	14.90%
VISA Student	14.90%
VISA Seasonal Credit Card	16.90%

*APR (Annual Percentage Rate) APY (Annual Percentage Yield)

Dividends computed based on daily balance and paid quarterly for all share products.

Rates subject to change without notice. Some restrictions apply. Contact CPFCU for most current rates.

¹ Early withdrawal penalty may apply. Funds Available on 10/1/17.

² Minimum initial deposit of \$2,500 required. \$15 per month fee if the average daily balance falls below \$2,500. Limit of 6 withdrawals or transfers per month.

³ Minimum deposit of \$2,500 required. Non Compounding Certificates are available.

Contact a CPFCU representative for complete details. Early withdrawal penalty may apply.

⁴ The minimum initial deposit is \$25 for a Share IRA, \$1,000 for a Traditional and Roth IRA, and \$500 for an Educational IRA.

⁵ Rate applies to purchases and cash advances, no annual fee, some restrictions apply.

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