

**TERM CERTIFICATE RATES: Regular and IRA (Traditional & Roth)**  
Last declared APY\* as of 12/01/2022

Term	Interest Rate	APY*
3 mos***	0.25%	0.25%
6 mos	0.75%	0.75%
12 mos**	1.09%	1.10%
24 mos**	1.34%	1.35%
36mos**	1.44%	1.45%
48 mos**	1.54%	1.55%
60 mos**	1.74%	1.75%

Opening Balance is \$1,000 min.

\*\*Ask how you can get .20 additional basis point on your next certificate

\*\*\*3 mo not available as IRA certificate

The information above is applicable as of the effective date shown. The Credit Union may offer other rates or amend the rates contained here from time to time

The penalty for early withdrawal is equal to 1/2 of the interest that would be earned for the term of the certificate. If the certificate has not been opened for 1/2 of the term, the penalty will be all interest earned since renewal or opening date. If previous interest have already been withdrawn, the penalty will be withdrawn from the certificate

**SAVINGS RATES**

	Interest Rate	APY*	Minimum Deposit Opening Balance	Interest Compounded	Interest Credited
Savings	.10%	.10%	\$20.00	Monthly	Monthly
Christmas	.20%	.20%	\$20.00	Monthly	Monthly

**MONEY MARKET SAVINGS**

Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
Over \$50,000		\$25,000 - \$50,000		\$10,000 - \$25,000		\$2,000 - \$10,000	
.45%	.45%	.35%	.35%	.25%	.25%	.25%	.25%

**MONEY MARKET IRA**

Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
Over \$50,000		\$25,000 - \$50,000		\$10,000 - \$25,000		\$0 - \$10,000	
.45%	.45%	.35%	.35%	.25%	.25%	.25%	.25%

• When you apply online for membership, a minimum opening deposit balance is required.  
• Fees could reduce the earnings on these accounts.

**CHECKING RATES**

	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
Over \$50,000		\$25,000 - \$50,000		\$10,000 - \$25,000		\$2,000 - \$10,000		
Money Maker	.25%	.25%	.20%	.20%	.20%	.20%	.15%	.15%
MaxReturns	.45%	.45%	.35%	.35%	.25%	.25%	.25%	.25%

• When you apply online for membership, a minimum opening deposit balance as shown above is required. Interest on all savings and checking accounts are paid on the average daily balance and compounded and paid monthly on accounts with balances of \$50.00 or more.

**SAVINGS AND LOAN RATES**

Rates are subject to change without notice.  
Contact Illiana for most current rates.

**Vehicle Loan Rates**

(Autos, Trucks, Vans, and Motorcycles)

Term	Loan Vehicle Rates As Low As
24 mos	3.99% APR
36 mos	4.99% APR
48 mos	5.24% APR
60 mos	5.49% APR
66 mos*	5.74% APR
72 mos*	5.99% APR
84 mos*	6.99% APR

- \*66-84 months-minimum \$18,000.00
- Rates and financing are offered based on applicant's credit qualifications and verification of collateral. Repayment terms may be based on loan amount and model year of vehicle

Home Equity Rates	Rate
Home Equity Loans Fixed & Variable	Available at 80% of property appraisal, less First Mortgage Balance

Recreation Vehicles (Boats, Motor Homes, Campers, & Trailers)	Term	APR
New to 5 Yrs. Old	48 mos - 120 mos	As low as 8.00% APR

**Apply Online**

Credit Cards	APR
Visa Platinum	8.75% APR
Visa Gold	9.90% APR
Visa Classic	12.84% APR
Doorway Visa	17.99% APR

**Apply Online** 25 day grace period for purchases; no annual fee

Personal Loan	Term	APR
Signature Loan	1 - 60 mos	As low as 8.24% APR

**Apply Online**

Fully Pledged Loan	Term	APR
Certificate Secured	Equal to Certificate maturity	2.00% APR above hold rate
Savings Secured	1 - 60 mos	As low as 4.00% APR

**Apply Online**

