



(734) 525-0700

RATES

APY = Annual Percentage Yield. APR = Annual Percentage Rate. Rates effective as of 8/1/2021. Rates subject to change at any time without notice. Fees may reduce earnings.

PRODUCT PACKAGES AND DEPOSIT RATES

<u>Savings Account (/accounts/personal-savings/share-savings-account.html)</u>	
Balance to Earn Dividends	\$500
APY	0.05%
Compounded	Monthly
<u>Premier - Checking (/accounts/personal-checking/premier-consumer-checking.html)</u>	
Balance to Earn Dividends	\$500

APY	0.03%
Compounded	Monthly
<u>Elite - Checking (/accounts/personal-checking/elite-consumer-checking.html)</u>	
Balance to Earn Dividends	\$1,000
APY	0.05%
Compounded	Monthly
<u>Exclusive - Checking (/accounts/personal-checking/exclusive-consumer-checking.html)</u>	
Balance to Earn Dividends	\$2,500
APY	0.18%
Compounded	Monthly
<u>Holiday Club (/accounts/personal-savings/holiday-club-account.html)</u>	
Balance to Earn Dividends	\$500
APY	0.05%
Compounded	Monthly
<u>IRA (/accounts/personal-savings/individual-retirement-accounts-iras.html)</u>	
Balance to Earn Dividends	–
APY	0.05%
Compounded	Monthly

MONEY MARKET[LEARN MORE >](#)

\$0 - \$1,999.99	
APY	0.05%
Compounded	Monthly
\$2,000 - \$9,999.99	
APY	0.08%
Compounded	Monthly
\$10,000.00 - \$24,999.99	
APY	0.10%
Compounded	Monthly
\$25,000.00 - \$49,999.99	
APY	0.15%
Compounded	Monthly
\$50,000.00 - \$99,999.99	
APY	0.18%
Compounded	Monthly
\$100,000.00+	
APY	0.20%

Compounded	Monthly
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CERTIFICATES OF DEPOSIT

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3 Month CD	
Balance to Earn Dividends	\$500.00
APY	0.10%
Compounded	Maturity
6 Month CD	
Balance to Earn Dividends	\$500.00
APY	0.15%
Compounded	Maturity
12 Month CD	
Balance to Earn Dividends	\$500.00
APY	0.30%
Compounded	Quarterly
24 Month CD	
Balance to Earn Dividends	\$500.00
APY	0.40%

Compounded	Quarterly
36 Month CD	
Balance to Earn Dividends	\$500.00
APY	0.50%
Compounded	Quarterly
48 Month CD	
Balance to Earn Dividends	\$500.00
APY	0.60%
Compounded	Quarterly
60 Month CD	
Balance to Earn Dividends	\$500.00
APY	0.70%
Compounded	Quarterly

Early withdrawals may result in a loss of 90 - 180 days of interest.

AUTO LOANS [LEARN MORE >](#)

New/Refinanced Auto Loans, 2021-2020

APR	as low as 2.49% APR
Used Auto Loans, 2019-2016	
APR	as low as 3.24% APR
Used Auto Loans, 2015 and Older	
APR	as low as 5.24% APR
Classic Auto Loan, 1977 and Older	
APR	as low as 5.99% APR

Rate may vary based on credit score and loan-to-value. Rates subject to change at anytime without notice

HOME EQUITY LOANS

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Home Equity (Closed End) *	
Term	5 Year Term
Amount	\$5,000 - \$200,000
APR	As low as 3.99%
Home Equity (Closed End) *	
Term	10 Year Term
Amount	\$10,000 - \$200,000

APR	As low as 5.10%
Home Equity (Closed End) *	
Term	15 Year Term
Amount	\$15,000 - \$200,000
APR	As low as 5.35%
Home Equity Line of Credit**	
Term	10 Year Draw, 15 Year Payback Period
Amount	\$10,000 - \$200,000
APR	As low as 3.25%

*APR=Annual Percentage Rate. Approval and actual rate offered is based on your credit score, term, amount, collateral, and loan-to-value. Offer applies only to principal residences in the state of Michigan. Excludes manufactured homes not on a permanent foundation. Minimum loan amount is \$5,000 and the maximum is \$200,000. Rates and Terms subject to change. Consult with a reliable tax advisor about the deductibility of home equity loan interest. Other conditions may apply. Federally Insured by NCUA. Equal Housing Opportunity.

OTHER LOANS

[Camper or Motorhome \(/loans-credit-cards/consumer-loans/recreational-vehicle-loans.html\)](/loans-credit-cards/consumer-loans/recreational-vehicle-loans.html)

APR	as low as 3.74% APR
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Boat (/loans-credit-cards/consumer-loans/recreational-vehicle-loans.html)

APR as low as 3.74% APR

Motorcycle (/loans-credit-cards/consumer-loans/recreational-vehicle-loans.html)

APR as low as 3.74% APR

Powersports (ATVs, jet skis, snowmobiles) (/loans-credit-cards/consumer-loans/recreational-vehicle-loans.html)

APR as low as 6.74% APR

Rewards Visa® Credit Card (/loans-credit-cards/credit-cards.html)APR **AS LOW AS 9.99% APR****Personal Loans (Unsecured) (/loans-credit-cards/consumer-loans/personal-loans.html)**

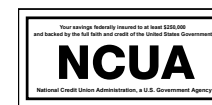
APR as low as 9.99% APR

Revolving Line of Credit (/loans-credit-cards/consumer-loans/overdraft-line-of-credit.html)

APR as low as 15.75% APR

Rate may vary based on credit score and loan-to-value. Rates subject to change at anytime without notice

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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

