

BAYER CREDIT UNION

Loan Rate Sheet

Effective 11/1/11

Beacon Scoring

- 730+ A+
- 680-729 A
- 640-679 B
- 600-639 C
- 550-599 D
- 500-549 E

	Term	A+ <small>730+</small>	A <small>680-729</small>	B <small>640-679</small>	C <small>600-639</small>	D <small>550-599</small>	E <small>500-549</small>
Auto, RVs, Boats, Trailers	60 months	3.50%	4.00%	4.75%	6.25%	8.25%	11.25%
Farm Equip.	72 months	4.00%	4.50%	5.25%	6.75%	8.75%	11.75%
Motorcycles, ATVs,	36 months	4.50%	5.00%	5.75%	7.25%	9.25%	12.25%
Watercraft & Older Autos	48 months	5.00%	5.50%	6.25%	7.75%	9.75%	12.75%
	60 months	5.75%	6.25%	7.00%	8.50%	10.50%	13.50%
Signature		12.00%	14.00%	16.00%	18.00%	20.00%	22.00%
Line of Credit		10.00%	12.00%	14.00%	16.00%	18.00%	20.00%
Share Secured/CD Secured		Div. +2%					

3RD QUARTER SHARE RATES AND YEILDS

	RATE	APY
SHARES - REGULAR, SPECIAL 1, SPECIAL 6	0.10%	0.10%
IRAS - REGULAR, ROTH	0.40%	0.40%
CHRISTMAS SHARES	0.10%	0.10%

CURRENT CD RATES

3 month CD - \$1000 minimum	0.20%	0.20%
6 month CD - \$1000 minimum	0.35%	0.35%
12 month CD - \$1000 minimum	0.55%	0.55%
24 month CD - \$1000 minimum	0.80%	0.80%
36 month CD - \$1000 minimum	1.10%	1.09%

The credit union is federally insured by the National Credit Union Administration