

**BAYER CREDIT UNION RATE SUMMARY
7-01-10**

Current loan rates

Vehicle rates

<u>POINTS</u>	24-20	19-15	14-12	11-down
NEW - 100% financing available				
1-24	5.50%	6.00%	7.50%	9.50%
25-36	5.75%	6.25%	7.75%	9.75%
37-48	6.00%	6.50%	8.00%	10.00%
49-60	6.25%	6.75%	8.25%	10.25%
61-84**	6.75%	7.25%	8.75%	10.75%
USED - up to 100% of NADA retail value on 2003's & newer				
1-24	6.50%	7.00%	8.50%	10.50%
25-36	6.75%	7.25%	8.75%	10.75%
37-48	7.00%	7.50%	9.00%	11.00%
49-60	7.25%	7.75%	9.25%	11.25%
61-84**	7.75%	8.25%	9.75%	11.75%

Point values:

<u>Amount Financed:</u>	
100%+	1 point
90-100%	2 points
80-90%	3 points
under 80%	4 points
<u>Debt Ratio:</u>	
over 40%	2 points
35-40%	4 points
30-35%	6 points
under 30%	8 points
<u>Credit History:</u>	
poor	3 points
fair	6 points
good	9 points
excellent	12 points

LINE OF CREDIT/SIGNATURE

15.00%	16.00%	18.00%	20.00%
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Bonus points for job tenure, cu membership tenure, services used to a max of 5 points

For terms of 85 to 120 months on larger boats, motor homes and mobile homes, add 1 1/2% to 61-84 month rates.

Older used cars add 3.0% to 0-24 used car rate

Loan value is 60% of NADA

Other secured add 5.0% to 26-36 rate

Loan value - 75% of list

Other Loan Rates

Certificate Secured	CD Rate + 2%
Share Secured	4.00%

All loan rates are quoted APR

**61-84 month terms are dependent on type and price of vehicle.

2ND QRTR SHARE RATES AND YIELDS

	<u>RATE</u>	<u>APY</u>
Shares - Regular, Special 1, Special 6	0.20%	0.20%
IRA's - Regular, Roth	0.95%	0.95%
Christmas Shares	0.15%	0.15%

CURRENT CD RATES

3 month cd - \$1000 minimum	0.40%	0.40%
6 month cd - \$1000 minimum	0.70%	0.70%
12 month cd - \$1000 minimum	1.05%	1.05%
24 month cd - \$1000 minimum	1.40%	1.39%
36 month cd - \$1000 minimum	1.85%	1.82%

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