


VEHICLE LOANS		Fixed APR ¹ with Automatic Payment Discount	
AUTO LOANS		<u>As Low As²</u>	
New		2.74%	Up to 100% Financing
Used		2.94%	Up to 100% Financing
MOTORCYCLE LOANS			
New		5.49%	
Used		5.99%	
RV/BOAT/TRAVEL TRAILER LOANS			
New		5.34%	
Used		5.74%	

CONSUMER LOANS		Annual Percentage Rate ¹		
Share Secured Certificate	Certificate Rate	+	3.00%	Fixed Rate
Share Secured Installment	Dividend Rate	+	3.00%	Fixed Rate
Personal Loan	7.49%	to	18.00%	Fixed Rate
Overdraft Line of Credit	7.99%	to	18.00%	Variable Rate ³

STUDENT LOANS ³		Annual Percentage Rate	
Student Loan	5.76%	-	10.74% Variable Rate

FIRST MORTGAGES

For today's loan rates, please email us at homeloans@kinecta.org, or call **800.584.4801**.



¹ APR = Annual Percentage Rate. All loans are subject to credit approval. Other terms and conditions apply.

² The actual rate you receive is determined by a combination of factors, including credit qualifications, loan amount, collateral, down payment and terms. Rates are subject to change. The "as low as" vehicle loan rates assume a .25% discount on loans with automatic payment from a Kinecta account; rates will be .25% higher on loans without the discount for automatic payment. The value of new vehicles is determined by MSRP, and the value of used vehicles is determined by Kelley Blue Book. Other terms and conditions apply.

³ This APR is a variable rate and may increase after loan consummation. The APR you receive is determined based on your creditworthiness. The rate will not exceed 18.00%. Other terms and conditions apply.



CONSUMER CREDIT CARD RATES

(Subject to change without notice.)

EFFECTIVE DATE
October 27, 2020

CREDIT CARDS			
Card Type	Purchase APR ¹	Cash Advance	Annual Fee
MyPerks MasterCard	9.99% - 18.00%	11.99% - 18.00%	\$0
MyPower MasterCard	7.99% - 18.00%	9.99% - 18.00%	\$0
MyPlan MasterCard	15.24%	18.00%	\$25

¹ APR = Annual Percentage Rate. The APR is determined at the time of application based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Rates are accurate as of the effective date stated above and subject to change. Other terms and conditions apply. See an associate for more details. Transactions fees (MyPerks and MyPlan): Cash Advance Fee - Either 3.00% of the amount of each transfer with a \$10.00 minimum, \$100.00 maximum, whichever is greater. Foreign Transaction Fee - 1.00% of the amount of each transaction in U.S. dollars. Balance Transfer Fee - Either 3.00% of the amount of each transfer with a \$10.00 minimum.

CONSUMER DIVIDEND RATES

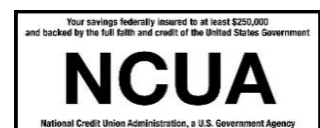
(Rates are subject to change without notice.)

EFFECTIVE DATE
October 27, 2020

ACCOUNT TYPE	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE	DIVIDEND RATE	APY ¹
Regular Share/Savings Account	\$5	\$5	0.050%	0.05%
High-Yield Money Market Federal regulations limit certain types of transfers and withdrawals to no more than six (6) on this account per calendar month.	\$10,000	\$2,499 and below	0.150%	0.15%
		\$2,500 - \$9,999	0.200%	0.20%
		\$10,000 - \$49,999	0.250%	0.25%
		\$50,000 - \$99,999	0.399%	0.40%
		\$100,000 - \$249,999	0.499%	0.50%
IRA Money Market	\$2,500	\$2,500 and above	0.050%	0.05%
		below \$2,500	0.050%	0.05%
Checking Plus	N/A	\$100,000 and above	0.250%	0.25%
		\$50,000 - \$99,999	0.250%	0.25%
		\$25,000 - \$49,999	0.150%	0.15%
		\$10,000 - \$24,999	0.100%	0.10%
		\$5,000 - \$9,999	0.100%	0.10%
Contributory Traditional & Roth IRA Accounts		\$0 and \$4,999	0.100%	0.10%
(With Payroll Deduction)	\$1	No minimum balance	0.050%	0.05%
(Without Payroll Deduction)	\$100	No minimum balance	0.050%	0.05%
Holiday Share Account	\$5	No minimum balance	0.050%	0.05%

¹ APY= Annual Percentage Yield. Rates are accurate as of the Effective Date of this Dividend Rate Sheet. Current rate information can be obtained by calling the Credit Union at 800.854.9846. The dividend rate and APY may change daily and after account-opening. Fees may reduce earnings. Refer to our Kinecta Federal Credit Union Agreements and Disclosures booklet and Consumer Schedule of Fees and Charges for additional terms and conditions such as fees, rate information, payment of dividends, and other details applicable to your specific account.

Federally Insured by NCUA





**CONSUMER
SHARE CERTIFICATE
DIVIDEND RATES**

EFFECTIVE DATE
October 27, 2020

(Rates are subject to change without notice.)

REGULAR SHARE CERTIFICATES - INCLUDING TRADITIONAL IRA, ROTH IRA & YOUTH CLUB²									
TERM	Below \$100,000				\$100,000 & Above				
	Minimum balance to earn stated APY				Minimum balance to earn stated APY				
	Regular		Kinecta Gold Club³		Regular		Kinecta Gold Club³		
	Dividend Rate	APY¹	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	
3 Month	0.200%	0.20%	0.250%	0.25%	0.250%	0.25%	0.300%	0.30%	
6 Month	0.349%	0.35%	0.399%	0.40%	0.399%	0.40%	0.449%	0.45%	
12 Month	0.499%	0.50%	0.549%	0.55%	0.549%	0.55%	0.598%	0.60%	
2 Year	0.698%	0.70%	0.747%	0.75%	0.747%	0.75%	0.797%	0.80%	
3 Year	0.797%	0.80%	0.847%	0.85%	0.847%	0.85%	0.896%	0.90%	
4 Year	0.847%	0.85%	0.896%	0.90%	0.896%	0.90%	0.946%	0.95%	
5 Year ⁴	0.995%	1.00%	1.045%	1.05%	1.045%	1.05%	1.094%	1.10%	

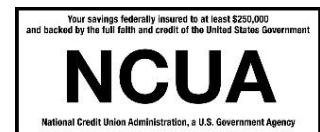
¹ APY= Annual Percentage Yield. Rates are accurate as of the Effective date of this Dividend Rate Sheet. Current rate information can be obtained by calling the Credit Union at 800.854.9846. Fees may reduce earnings. There is a penalty for early withdrawal of certificate funds. Refer to our Kinecta Federal Credit Union Agreements and Disclosures booklet and Consumer Schedule of Fees and Charges for additional terms and conditions such as fees, rate information, payment of dividends, and other details applicable to your specific account.

² Minimum balance to open account: \$1,000 (\$200 minimum for Youth Club). No additional deposits accepted during certificate term.

³ Minimum of \$150,000 in combined balances (loans, deposits & investments), including a minimum of \$10,000 in deposits & investments. Requires either; a) a minimum monthly average direct deposit of \$250 to share accounts, or b) a minimum monthly average of 3 transactions tied to share accounts. Kinecta Hughes Gold Elite Club (member for 20+ years) add 0.05%.

⁴ Not available for Youth Club.

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**CONSUMER "SPECIALS"
SHARE CERTIFICATE
DIVIDEND RATES**

EFFECTIVE DATE
October 27, 2020

(Rates are subject to change without notice.)

SPECIAL SHARE CERTIFICATE PRODUCTS - TERMS & RATES^{1,4}									
PRODUCT	Below \$100,000				\$100,000 & Above				
	Regular		Kinecta Gold Club ³		Regular		Kinecta Gold Club ³		
	Dividend Rate	APY ²	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	
Liquid Certificate ⁵	0.349%	0.35%	0.399%	0.40%	0.349%	0.35%	0.399%	0.40%	
College Saver ⁶									
August 2020 Rate	0.698%	0.70%	n/a	n/a	0.747%	0.75%	n/a	n/a	
September 2020 Rate	0.698%	0.70%	n/a	n/a	0.747%	0.75%	n/a	n/a	

¹ \$1,000 minimum balance required to earn the stated APY. No additional deposits accepted during certificate term. There is a substantial penalty for early withdrawal of certificate funds. Fees could reduce earnings. Please refer to your Agreements & Disclosure booklet for terms and conditions applicable to specific accounts.

² APY = Annual Percentage Yield.

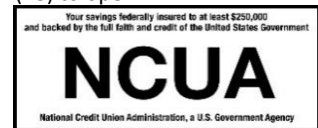
³ Minimum of \$150,000 in combined balances (loans, deposits & investments), including a minimum of \$10,000 in deposits & investments. Requires either; a) a minimum monthly average direct deposit of \$250 to share accounts, or b) a minimum monthly average of 3 transactions tied to share accounts. Kinecta Hughes Gold Elite Club (member for 20+ years) add 0.05%.

⁴ Not available for Youth Club.

⁵ Liquid Share Certificates allow for penalty-free withdrawals of up to 50% of the start of day balance as of 12:00 AM on a daily basis. Withdrawals exceeding 50% of the start of day balance are subject to penalties. Fees may reduce earnings. Additional deposits are permitted at any time prior to maturity. \$1,000 minimum balance required. \$100 minimum balance with automatic transfer from Kinecta checking account. 12-month term. APY applies to any deposit amount. May be combined with VIP rate increase.

⁶ \$200 minimum opening deposit required. Dividend rate and APY may change monthly and is equal to 2-Year Share Certificate rate in effect on the last day of the previous month. Additions permitted at any time. Must be under the age of eighteen (18) to open.

⁷ At the time of maturity, promotional share certificates will automatically renew into the next lower term share certificate.



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BUSINESS LOANS, LINES & CREDIT CARDS

(Subject to change without notice.)

EFFECTIVE DATE
October 27, 2020

BUSINESS LOANS & LINES		Call 888.371.7501 For More Information	
Small Business Loans	<ul style="list-style-type: none"> Working Capital (short/long term) Furniture & Fixtures 	<ul style="list-style-type: none"> Machinery & Equipment Real Estate & Renovations 	
Commercial Real Estate Loans	<ul style="list-style-type: none"> Retail/Office Light Industrial 	<ul style="list-style-type: none"> Self Storage Multi-family 	
SBA Preferred Lender Solutions	<ul style="list-style-type: none"> Working Capital (short/long term) Up to 90% financing Business acquisition financing 	<ul style="list-style-type: none"> Loans up to \$5,000,000 Refinancing of your existing debt 	

BUSINESS CREDIT CARD			
Card Type	Purchase APR ¹	Cash Advance	Annual Fee
MyPro MasterCard	9.99% - 18.00%	11.99% - 18.00%	\$0

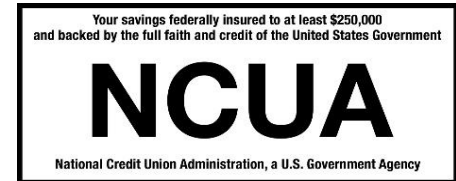
¹ APR = Annual Percentage Rate. The APR is determined at the time of application based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Rates are accurate as of the effective date stated above and subject to change. Other terms and conditions apply. See an associate for more details. Transactions fees: Cash Advance Fee - Either 3.00% of the amount of each transfer with a \$10.00 minimum, \$100.00 maximum, whichever is greater. Foreign Transaction Fee - 1.00% of the amount of each transaction in U.S. dollars. Balance Transfer Fee - Either 3.00% of the amount of each transfer with a \$10.00 minimum.

BUSINESS DIVIDEND RATES

(Subject to change without notice.)

ACCOUNT TYPE	EARNINGS CREDIT RATE	MIN BALANCE	DIVIDEND RATE	APY ¹
Business Essentials Checking	N/A	\$500	n/a	n/a
Analyzed Business Checking	0.15%	\$0	n/a	n/a
Business Regular Share/Savings Account	N/A	\$5	0.050%	0.05%
Business Money Market		\$2,499 and below	0.150%	0.15%
		\$2,500 \$9,999	0.200%	0.20%
		\$10,000 \$49,999	0.250%	0.25%
		\$50,000 \$99,999	0.399%	0.40%
		\$100,000 \$249,999	0.499%	0.50%
		\$250,000 and above	0.499%	0.50%

REGULAR BUSINESS SHARE CERTIFICATES ²				
TERM	Below \$100,000		\$100,000 & Above	
	Dividend Rate	APY	Dividend Rate	APY
3 Month	0.200%	0.20%	0.250%	0.25%
6 Month	0.349%	0.35%	0.399%	0.40%
12 Month	0.499%	0.50%	0.549%	0.55%
2 Year	0.698%	0.70%	0.747%	0.75%
3 Year	0.797%	0.80%	0.847%	0.85%
4 Year	0.847%	0.85%	0.896%	0.90%
5 Year ⁵	0.995%	1.00%	1.045%	1.05%



SPECIAL SHARE CERTIFICATE PRODUCTS - TERMS & RATES ²				
TERM	Below \$100,000		\$100,000 & Above	
	Dividend Rate	APY	Dividend Rate	APY
Liquid Certificate ³	0.349%	0.35%	0.349%	0.35%

¹ APY = Annual Percentage Yield. Rates are accurate as of the last dividend declaration date. Refer to your Agreements & Disclosure booklet for terms and conditions applicable to specific accounts. Fees may reduce earnings.

² \$1,000 minimum balance required to earn the stated APY. No additional deposits accepted during certificate term. There is a substantial penalty for early withdrawal of certificate funds.

³ Liquid Share Certificates allow for penalty-free withdrawals of up to 50% of the start of day balance as of 12:00 AM on a daily basis. Withdrawals exceeding 50% of the start of day balance are subject to penalties. Fees may reduce earnings. Additional deposits are permitted at any time prior to maturity. \$1,000 minimum balance required. \$100 minimum balance with automatic transfer from Kinecta checking account. 12-month term. APY applies to any deposit amount.

⁴ At the time of maturity, promotional share certificates will automatically renew into the next lower term share certificate.