

# SHARE & LOAN RATES

January 1, 2019 - All Rates Subject to Change



Omaha 402-391-5838 or 888-302-9776  
Council Bluffs 712-242-1055

\* Annual Percentage Yield

## SHARE RATES

### PRIMARY SHARE ACCOUNTS

Dividends compounded monthly

	<u>RATE</u>	<u>A.P.Y. *</u>
\$ .00 - 99.99	0.00%	0.00%
\$ 100.00 - 1,999.99	0.10%	.0476-.09%
\$ 2,000.00 - 9,999.99	0.15%	.0896-.14%
\$10,000.00 - 49,999.99	0.20%	.1381-.20%
\$50,000.00 and up	0.40%	.3081-.401%

### SPECIAL SHARE ACCOUNTS

Dividends compounded monthly

Minor Savings - Age 12 and under	0.10%	0.10%
Christmas Club	0.15%	0.15%

### MONEY MARKET ADVANTAGE

\$ .00- 2,499.99	0.20%	.1502-.1753%
\$ 2,500.00- 4,999.99	0.30%	.2354-.2680%
\$ 5,000.00- 24,999.99	0.35%	.2680-.3502%
\$25,000.00- 49,999.99	0.40%	.3601-.401%
\$50,000.00 and up	0.65%	.4010 - .652%

### MONEY MARKET ELITE

\$ .00- 24,999.99	0.40%	0.40%
\$ 25,000.00 and up	0.55%	0.55%

### CHECKING

Easy Checking	0.10%	0.10%
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Dividends are compounded monthly on the average daily balance over \$500.00.

Smart Checking	0.10%	0.10%
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Dividends are compounded monthly on the average daily balance over \$200.00.

Business Checking	0.10%	0.10%
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Dividends are compounded monthly on the average daily balance over \$500.00.

Free Checking	Non Interest Bearing Account	
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### Share Certificates

Minimum deposit \$500.00 – dividends compounded monthly (except 3 month)

<u>TERM</u>	<u>RATE</u>	<u>A.P.Y. *</u>
3 Months (Dividends paid at maturity)	0.40%	0.40%
6 Months	0.75%	0.75%
9 Months	0.75%	0.75%
12 Months	0.90%	0.90%
18 Months	1.00%	1.00%
24 Months	1.25%	1.25%

### Step-Up Certificates

36 Months	1.40%	1.40%
60 Months	1.60%	1.60%

## CERTIFICATE RATES



## LOAN RATES

## APR\*\*

### NEW CARS (17, 18, 19) Other Vehicles\*\*\*

72 Months	4.74% - 12.74%
60 Months	4.49% - 12.49%
48 Months	4.24% - 12.24%

### USED CARS/Other Vehicles\*\*\*

15, 16	Up to 60 Months	5.50% - 13.50%
13, 14	Up to 48 Months	6.50% - 14.50%
10, 11, 12	Up to 36 Months	8.25% - 16.25%

### PERSONAL LOANS

24 Months	11.50% - 14.00%
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### OVERDRAFT PROTECTION

18.00%

### HOME EQUITY\*\*\*\*

5 Year - Fixed

80% of Automated Valuation Model (AVM) 6.50% - 13.50%

80.01% - 90% of Appraised Value 7.00% - 14.00%

\*\*\*\*Loan amounts over \$24,999, decrease rate by .50%

### HOME EQUITY LINE OF CREDIT

10 Year - Variable

Line of Credit

\*Contact a loan officer

### FIRST MORTGAGES (15,20,30 - Conventional, FHA, VA)

\*Contact a loan officer

\*\*APR = Annual Percentage Rate. Rates are

determined by individual credit profile. Rates assume automatic payments from a U.P. Connection checking or savings account.

\*\*\*Other vehicles include boats, motorcycles, RV's, and Motor Homes. Terms may vary based on collateral.

### IRA Share Certificates

Minimum deposit \$500.00 – dividends compounded quarterly

	<u>RATE</u>	<u>A.P.Y. *</u>
<b>Traditional &amp; Roth</b>		
9 Months	0.75%	0.75%
12 Months	0.90%	0.90%
18 Months	1.00%	1.00%
<b>Education</b>		
12 Months	0.90%	0.90%
<b>IRA Share Account</b>	0.20%	0.20%

Minimum deposit \$25.00 – dividends compounded monthly

Multiple deposits may be made throughout tax year.