



600 N. Adams St.  
 Green Bay, WI 54301-5146  
 www.service-cu.com  
 Phone 920-433-1784  
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# RATE SHEET

Effective December 19, 2018

If you are offered a rate that is lower than ours, provide us with proof of the rate from the dealership or financial institution and we may be able to offer you the same rate.

Current Loan Rates (APR)*	Credit Score					
	730+	680-729	640-679	600-639	550-599	0-549
New Collateral	3.49%	3.74%	4.74%	6.74%	8.74%	10.74%
Used Collateral ('14 & Newer)	3.49%	3.74%	4.74%	6.74%	8.74%	10.74%
Used Collateral ('13 & Older)	3.75%	4.00%	5.00%	7.00%	9.00%	11.00%
Signature Loan	9.99%	10.24%	11.24%	13.24%	15.24%	17.24%
Home Equity Line of Credit (HELOC) - 70% LTV	Prime + 0% - Call for current rate					
Mortgage Loan Fixed Rate—70% LTV	3.99% - 10 Year term			4.25% - 15 Year term		
First Mortgage	Contact us for current rates. Mortgages offered through AmeriCU Mortgage.					

**Loan Terms:**

- 1 to 12 months on loans up to \$1,000.00
- 1 to 36 months on loans with collateral worth less than \$5,000.00 or unsecured loans over \$1,000
- 1 to 60 months on loans using collateral with average retail blue book value over \$5,000.00 or new vehicles (cars, trucks, boats, campers, motorcycles).
- 1 to 72 months on loans using collateral with average retail blue book value or sticker price greater than \$15,000.00

\*APR = Annual Percentage Rate. Vehicle loan terms determined by the value of the collateral. 72 month terms available for an additional .50% APR added to the eligible rate if NADA value is greater than \$15,000. Actual loan rates determined by collateral value and member credit score. Members wishing to refinance existing SCU loans (not loans from another financial) must add at least \$5000 new money to get the rate or pay a \$50 refinance fee. Membership eligibility required. Visit our website (www.service-cu.com) - click on About Us. Rates subject to change without notice. Maximum signature loan amount determined by credit score.

Current Share Rates	APY	
Regular Shares (Balances over \$25)	.10%	.10%
Holiday Account (Maximum Deposit is \$10,000)	.25%	.25%
182 Day Share Certificate (\$2,500 minimum)	.70%	.70%
365 Day Share Certificate (\$2,500 minimum)	1.80%	1.80%
Share Draft (Checking)	Non interest bearing	

APY = Annual Percentage Yield—See back of Sheet for more information

### Member Services

ServiceCU Online Banking  
 Notary Public  
 eStatements  
 Home Equity Line of Credit (HELOC)

Payroll Deduction  
 Quarterly Statements  
 Rate Matching  
 Personal Loans

Share Accounts  
 ATM/Debit Card  
 Mortgage Loans  
 CardValet

Share Draft Accounts  
 Holiday Accounts  
 Home Equity Loans  
 Vehicle Loans (New & Used)

This credit union is federally insured by the NCUA

NMLS# 401514



SERVICE CREDIT UNION  
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**SHARE ACCOUNT**

**HOLIDAY ACCOUNT**

These share accounts are variable rate accounts. This means that the rate may change after the account is opened.

There is a minimum balance of \$25.00 required to earn the annual percentage yield disclosed on a regular share account. This requirement does not apply to the Holiday Account.

The minimum balance to open either a Share Account or a Holiday account is the purchase of a \$5.00 share in the Credit Union.

The annual percentage yield is accurate as of December 19, 2018.

We may impose a \$25.00 fee for early withdrawal from the Holiday account before the date of disbursement. This fee could reduce the earnings on the account and affect the APY earned.

**SHARE CERTIFICATES**

The annual percentage yield is accurate as of December 19, 2018.

A minimum balance of \$2,500.00 is required to open these accounts in addition to the purchase of a \$5.00 share in this credit union.

We offer two share certificates: 182-day certificate and a 365-day certificate.

Special terms and rates may also be available (see rates)

We may impose a penalty if you withdraw any of the funds before the maturity date. The penalty will equal 90 days dividend calculated on the entire account balance.

**SHARE DRAFT ACCOUNT**

There is a minimum balance of \$100.00 required to open the account and the purchase of a \$5.00 share in the credit union.

No dividends will be calculated or paid on this account.

Dormant account fees may apply for the Share Account and Share Draft account. See our Truth in Savings Disclosure for more information.

Call 920-433-1784 for current rates and account information.