



2850 S. Ashland Ave.  
Green Bay, WI 54304-5304  
www.service-cu.com  
Phone 920-433-1784  
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# RATE SHEET

Effective April 19th, 2022

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	1.99%	2.24%	3.24%	5.24%	7.24%	9.24%
Used Collateral ('17 & Newer)	1.99%	2.24%	3.24%	5.24%	7.24%	9.24%
Used Collateral ('16 & Older)	2.24%	2.49%	3.49%	5.49%	7.49%	9.49%
Signature Loan	6.99%	7.24%	8.24%	10.24%	12.24%	14.24%
Home Equity Line of Credit (HELOC) - 70% LTV	Prime + 0% - Call for current rate					
Mortgage Loan Fixed Rate—80% LTV*	2.75% - 10 Year term			3.00% - 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 - Add .50% APR to rate above
- 1 to 84 months on loans using collateral with average retail blue book value or sticker price greater than \$30,000.00 - Add 1.50% APR to rate above

\*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. 84 month terms available for an additional 1.50% APR added to the eligible rate if NADA value is greater than \$30,000. Actual loan rates determined by collateral value and member credit score.

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. Rate subject to change without notice. Credit score determines amount of unsecured funds available.

## 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)	.20%	.20%
365 Day Share Certificate (\$2,500 minimum)	.25%	.25%
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



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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 April 1, 2022.

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 April 19, 2022

A minimum balance of \$2,500.00 is required to open the following 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.

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.