

LOAN TYPE	INTEREST RATE (APR)	MAXIMUM TERM	COLLATERAL	MAXIMUM AMOUNT
SIGNATURE OR REVOLVING LOAN	7.50% up to 18.00% Loan application must be completed to quote rate	UP TO 72 MONTHS	SIGNATURE	UP TO \$25,000 ACCORDING TO SIGNATURE LOAN POLICY
SPECIAL LOAN PROMOTIONS (BACK TO SCHOOL, VACATION, & CHRISTMAS)	Rate determined by Board of Directors prior to promotion. Limited promotional period. Contact CU for additional information.	UP TO 12 MONTHS	SIGNATURE	DETERMINED BY BOARD OF DIRECTORS PRIOR TO PROMOTION
TUITION	6.50% up to 7.00% Loan application must be completed to quote rate	6 MONTHS UP TO 12 MONTHS	SIGNATURE	100% OF SCHOOL FEE STATEMENT
MORTGAGES	Contact us TODAY to get the current rates and terms	1 st MORTGAGE: 15 or 30 YEARS, HELOC's	PROPERTY IN: TX, LA, MS	_____
NEW VEHICLES	2.99% up to 17.00% Loan application must be completed to quote rate	UP TO 72 MONTHS	AUTOMOBILE, TRUCK, SUV	100% OF PURCHASE PRICE
USED VEHICLES	5.35% up to 17.50% Loan application must be completed to quote rate	UP TO 72 MONTHS	AUTOMOBILE, TRUCK, SUV	100% OF PURCHASE PRICE
RV/MOTOR HOMES	6.20% up to 7.45% Loan application must be completed to quote rate	36 MONTHS UP TO 144 MONTHS	RV, MOTOR HOME, CAMPERS, TRAILERS	80% OF PURCHASE PRICE MAXIMUM LOAN \$200,000
NEW COLLATERAL	6.20% up to 18.00% Loan application must be completed to quote rate	UP TO 72 MONTHS	MOTORCYCLE, BOAT, TRAILER, TRACTOR, 4-WHEELER	100% OF PURCHASE PRICE UP TO \$40,000
USED COLLATERAL	6.45% up to 18.00% Loan application must be completed to quote rate	UP TO 72 MONTHS	MOTORCYCLE, BOAT, TRAILER, TRACTOR, 4-WHEELER	100% OF PURCHASE PRICE UP TO \$40,000
SHARE SECURED	1% Above highest rate being paid	72 MONTHS	SHARES	SHARE BALANCE
STOCK	5.5%	12 MONTHS	STOCK*	***75% CURRENT MARKET VALUE
VISA CLASSIC	11.90% up to 18%	2% OUTSTANDING BALANCE \$5 MIN	SIGNATURE	UP TO \$10,000
VISA GOLD	8.45% up to 18% + Cash Back **	2% OUTSTANDING BALANCE/\$5 MIN	SIGNATURE	UP TO \$25,000
VISA PLATINUM	7.45% up to 18% + Scorecard Bonus Points	2% OUTSTANDING BALANCE/\$5 MIN	SIGNATURE	UP TO \$25,000

Effective: November 21, 2011

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. OTHER GUIDELINES MAY APPLY.

*Stock must be traded on the NY Stock Exchange or the American Stock Exchange.

** Cash back based on annual net purchases.

***Stock loans for purchasing additional stock is limited to 50% of market value.