



Merger information
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Loan Rates - as of January 1, 2019

Vehicle Loans	APR - as low as
New Auto, Truck, Motorcycle	2.99%
Used Auto, Truck, Motorcycle	3.24%
Boat, RV, ATV, other collateral	3.24%

Extended financing available. Ask a representative for complete details.

Personal Loans	APR - as low as
Life Happens Loan	6.99%
Personal Loan	8.99%

Share Secured	Share rate + 3%
Certificate Secured	Certificate rate + 3%

Personal Line of Credit	APR
LOC - Overdraft Protection	11.00%

Home Equity Line of Credit	APR - as low as
4.50% APR Intro-Rate HELOC	
Variable Rate after 12 months	5.50%

Intro-Rate HELOC: The introductory rate will be fixed for 12 months; then will adjust to Prime Rate, as listed in the Wall Street Journal, plus a margin. Actual rate margin and loan approval is determined by applicant's credit qualifications, collateral and loan terms at the time of application. Variable rates are subject to change monthly. For existing loans past their introductory-rate period, rates will adjust on the first business day of each month based on Prime as of the last business day of the previous month. The rate after the introductory period is based on Prime + -0.25% to 9.75%, with 0% ARP floor and 18% APR cap. The quoted APR assumes 80% loan-to-value or less. Payment is 1% of the outstanding balance or \$100, whichever is greater.

Fixed Home Equity	APR - as low as
5-Year Fixed	4.49%
10-Year Fixed	4.99%
15-Year Fixed	5.25%

Additional terms and conditions may apply, see a representative for details.

5-Year Fixed: Monthly payment is \$186.38 per \$10,000 borrowed at 4.49%APR.
 10-Year Fixed: Monthly payment is \$106.02 per \$10,000 borrowed at 4.99%APR.
 15-Year Fixed: Monthly payment is \$80.39 per \$10,000 borrowed at 5.25%APR.

Rapid Refi Mortgage	APR - as low as
5-Year Fixed	4.000%
10-Year Fixed	4.250%
15-Year Fixed	4.490%

Minimum loan amount \$25,000. If you refinance an existing Mill City Rapid Refi, a \$1,000 modification fee may apply. Additional restrictions may apply. Additional discounts do not apply. Monthly payment for every \$10,000 borrowed is approximately \$184.17 at 4.000% for 5 years, \$102.44 at 4.250% APR for 10 years, and \$76.45 at 4.490% APR for 15 years. Payment amounts do not include tax or insurance. Member responsible for appraisal fees and title insurance. Appraisal costs range from \$75-\$600 depending on the property. Ask a credit union representative for complete details.

First Mortgages + Relocation
Rates change frequently. Visit MillCityCU.com for rates.

Home Equity and HELOC loans: member responsible for appraisal fees and closing costs. Appraisal costs range from \$75 to \$600. Loan rates apply to new loans or loans from other financial institutions and are not intended for refinancing of existing Mill City loans. Consult your tax advisor for deductibility options.

APR= Annual Percentage Rate. Actual rate based on applicant's credit qualifications, amount financed, collateral and loan terms. Rates and terms subject to change without notice. Loan rates apply to new loans and loans from other financial institutions and are not intended for refinancing of existing Mill City loans. Additional discounts may apply. Ask a credit union representative for complete details.

Deposit Rates - as of January 1, 2019

Savings Accounts	Balance	Rate	APY
Share Savings	\$5	0.15%	0.15%
Automatic Savings	No minimum	0.25%	0.25%
Essential Money Market	Up to \$5,000	0.15%	0.15%
	\$5,000 - \$49,999	0.20%	0.20%
	\$50,000 - \$99,999	0.25%	0.25%
Elite Money Market	\$100,000 +	0.30%	0.30%
	Up to \$5,000	0.15%	0.15%
IRA Share Savings	\$5,000 - \$49,999	0.40%	0.40%
	\$50,000 - \$99,999	0.45%	0.45%
	\$100,000 +	0.50%	0.50%
IRA Share Savings	Up to \$2,000	0.15%	0.15%
	\$2,000 - \$24,999	1.15%	1.15%
	\$25,000 +	1.19%	1.20%

Checking Accounts	Balance	Rate	APY
Champions Checking	No minimum	0.05%	0.05%
Champions Checking Plus	Up to \$10,000	0.07%	0.07%
	\$10,000 +	0.10%	0.10%

Specialty Certificates	Balance	Rate	APY
Savings Builder	\$100 - \$499	0.65%	0.65%
	\$500 - \$5,000	0.80%	0.80%
Youth Certificates	\$100 - \$10,000	2.56%	2.58%

Additional deposits allowed at any time up to certificate maximum. Term is 12 months. Youth Certificates are variable rate and may change during the term in conjunction with Series EE Savings Bond (issued between April 97-May 05) rates posted May 1 and Nov 1.

Certificates + IRAs*	Balance	Rate	APY
6 month term	\$1,000 - \$24,999	0.80%	0.80%
	\$25,000 - \$99,999	0.85%	0.85%
	\$100,000 +	0.90%	0.90%
12 month term	\$1,000 - \$24,999	1.19%	1.20%
	\$25,000 - \$99,999	1.29%	1.30%
	\$100,000 +	1.39%	1.40%
24 month term	\$1,000 - \$24,999	1.49%	1.50%
	\$25,000 - \$99,999	1.59%	1.60%
	\$100,000 +	1.69%	1.70%
36 month term	\$1,000 - \$24,999	1.79%	1.80%
	\$25,000 - \$99,999	1.89%	1.90%
	\$100,000 +	1.99%	2.00%
48 month term	\$1,000 - \$24,999	2.23%	2.25%
	\$25,000 - \$99,999	2.43%	2.45%
	\$100,000 +	2.43%	2.45%
60 month term	\$1,000 - \$24,999	2.38%	2.40%
	\$25,000 - \$99,999	2.48%	2.50%
	\$100,000 +	2.58%	2.60%

* Minimum term for IRA certificate is 12 months.

All Mill City Certificates will automatically renew, unless otherwise stated. Penalties apply for withdrawal prior to maturity date. The penalty is 90 days dividends on terms less than 12 months; 180 days dividends on terms 12 months; and 365 days dividends on terms greater than 12 months.

APY= Annual Percentage Yield. Rate = dividend rate. Fees may reduce earnings. Rate and terms subject to change without notice. Insured by NCUA. Excess Share Insurance provided by ESI.

