

## Loan & Share Rates

## Effective January 1, 2018

Auto Loans			
MODEL YEAR	TERM	APR* as low as	PMT PER \$1,000
New 2018-2017	Up to 60 Months	2.94%	\$17.75
New 2018-2017	Up to 84 Months <sup>1</sup>	4.94%	\$13.91
Used 2017 & 2016	Up to 60 Months	3.19%	\$17.86
Used 2017 & 2016	72 Months <sup>1</sup>	3.69%	\$15.31
2015	Up to 60 Months	3.69%	\$18.09
2014-2013	Up to 60 Months	3.94%	\$18.20
2012-2011	Up to 48 Months	4.19%	\$18.31
2010-Older	Up to 48 Months	5.44%	\$18.88
Collector Cars	Up to 60 Months	4.14%	\$18.29
		1	

Examples shown illustrate best rates. <sup>1</sup>72 term for vehicles financed for \$20,000 or more.

Recreational Vehicle Loans			
ТҮРЕ	TERM	APR* as low as	PMT PER \$1,000
New	Up to 72 Months	5.69%	\$15.99
Used	Up to 72 Months	6.19%	\$16.23

Let IECU help get you and your family ready for a roadtrip! Contact any of our knowledgeable Loan Officers to learn more today!

Personal Loans			
TERM		APR* as low as	
24-60 Months		9.25%	
	0 ,	e that special project or dream vacation. branch location for details.	

Line of Credit			
TERM		APR* as low as	
Revolving		9.25%	
A Line of Credit all	ows you to access to f Officer at either branc	unds when you need them. See a Loan h location for details.	
Visa Credit Cards			
ТҮРЕ	APR* as low as	PMT PER \$1,000	
Visa Classic	14.90%	3% percent of card balance or \$15	
Visa Gold	12.90%	whichever is greater.	
visa Oolu			
With an IECU Vis	a, the possibilites are	endless! With no annual fee and EMV ne only card you'll ever need!	
With an IECU Vis	a, the possibilites are	endless! With no annual fee and EMV ne only card you'll ever need!	
With an IECU Vis	a, the possibilites are ogy, an IECU Visa is th	endless! With no annual fee and EMV ne only card you'll ever need!	

## Mortgages

IECU offers a wide variety of mortgages, including conventional, construction, FHA, VA, vacation homes, rental properties, and more!

For information on the mortgage program, please contact Mortgage Coordinator Sam Frioli at 217-528-2642, ext. 113.

Savings Rates		
BALANCE		APY**
\$25 to \$2,500		0.10%
\$2,501 and Up		0.15%
\$5.00 minimum to open a Share Account. Fees may reduce earnings.		
Money Market		

BALANCE	APY**
Up to \$24,999	0.15%
\$25,000 and Up	0.20%

\$1,000 minimum to open and \$1,000 minimum daily balance. Six withdrawals/ transfers per month. Fees may reduce earnings.

Certificates of Deposit			
TERM	AMOUNT		APY**
3 Months	\$1,000		0.15%
	\$10,000		0.15%
6 Months	\$1,000		0.20%
	\$10,000		0.25%
9 Months	\$1,000		0.25%
	\$10,000		0.30%
12 Months	\$1,000		0.30%
12 Monuis	\$10,000		0.35%
18 Months	\$1,000		0.40%
18 Months	\$10,000		0.45%
	\$1,000		0.50%
24 Months	\$10,000		0.55%
20 Manutha	\$1,000		0.55%
30 Months	\$10,000		0.60%
26 Manutha	\$1,000		0.80%
36 Months	\$10,000		0.85%
40 M d	\$1,000		1.01%
48 Months	\$10,000		1.06%
60 Months	\$1,000		1.25%
60 Months	\$10,000		1.30%
\$1,000 minimur	n to open. Pena	lties apply for early	withdrawal.

\*APR = Annual Percentage Rate \*\*APY = Annual Percentage Yield

All rates subject to change without notice. Rates, terms, and conditions vary based on qualifications and collateral and are subject to change without notice. All loans are subject to approval and eligibility and must fall within IECU guidelines. Federally insured by NCUA. IECU is an Equal Housing Lender.