



CONSUMER AND BUSINESS RATES

EFFECTIVE: 02/01/2023



CURRENT DIVIDEND RATES

In case of fees, earning could be reduced on the account. The dividend rate and fee schedule may change at any time. Dividends are prospective.

ACCOUNT	RATE	ANNUAL PERCENTAGE YIELD	MINIMUM BALANCE
Share Savings	0.10%	0.10%	\$5
Sunshine Checking	0.10%	0.10%	\$3,000.00 - \$7,499.99
	0.05%	0.05%	\$7,500.00 - \$9,999.99
Money Market \$10 Monthly fee is waived with \$1,000 minimum balance	0.10%	0.10%	\$0.01 - \$4,999.99
	0.15%	0.15%	\$5,000 - \$9,999.99
	0.20%	0.20%	\$10,000 - \$24,999.99
	0.30%	0.30%	\$25,000 - \$49,999.99
Business Share Savings	0.10%	0.10%	\$5
	0.15%	0.15%	\$2,500 - \$49,999.99
Business Premier Checking	0.25%	0.25%	\$50,000 - \$99,999.99
	0.35%	0.35%	\$100,000 and over
Business Money Market \$10 Monthly fee is waived with \$1,000 minimum balance	0.10%	0.10%	\$2,500 - \$4,999.00
	0.15%	0.15%	\$5,000 - \$9,999.99
	0.20%	0.20%	\$10,000 - \$24,999.99
	0.30%	0.30%	\$25,000 - \$49,999.99
	0.40%	0.40%	\$50,000 and over

LEGACY SHARE ACCOUNTS

Holiday Savings (BAFCU)	0.10%	0.10%	\$5
Checking <i>Basic, Classic & Premier</i> (BAFCU)	0.025%	0.025%	\$500 and over

TERM SHARE CERTIFICATES

A penalty will be imposed for early withdrawal of all term share certificates.

TERM	\$500	\$10,000	\$25,000	\$50,000
6 months	RATE: 1.93% YIELD: 1.95%	RATE: 1.98% YIELD: 2.00%	RATE: 2.03% YIELD: 2.05%	RATE: 2.08% YIELD: 2.10%
7 month CD Special Minimum \$500 Up to \$100,000	RATE: 3.01% YIELD: 3.05%	RATE: 3.01% YIELD: 3.05%	RATE: 3.01% YIELD: 3.05%	RATE: 3.01% YIELD: 3.05%
1 year	RATE: 2.08% YIELD: 2.10%	RATE: 2.13% YIELD: 2.15%	RATE: 2.18% YIELD: 2.20%	RATE: 2.23% YIELD: 2.25%
1 year Save-to-Win Minimum \$25 Up to \$3,000	RATE: 2.47% YIELD: 2.50%			
17 month CD Special Minimum \$500 Up to \$100,000	RATE: 3.44% YIELD: 3.50%	RATE: 3.44% YIELD: 3.50%	RATE: 3.44% YIELD: 3.50%	RATE: 3.44% YIELD: 3.50%
2 years	RATE: 2.28% YIELD: 2.30%	RATE: 2.32% YIELD: 2.35%	RATE: 2.37% YIELD: 2.40%	RATE: 2.42% YIELD: 2.45%
3 years	RATE: 2.42% YIELD: 2.45%	RATE: 2.47% YIELD: 2.50%	RATE: 2.52% YIELD: 2.55%	RATE: 2.57% YIELD: 2.60%
5 years	RATE: 2.62% YIELD: 2.65%	RATE: 2.67% YIELD: 2.70%	RATE: 2.72% YIELD: 2.75%	RATE: 2.76% YIELD: 2.80%

IRA, HSA & CESA

A penalty will be imposed for early withdrawal of all term share certificates.

TERM	\$500	\$1,000	\$25,000	\$50,000
7 month CD Special Minimum \$500 Up to \$100,000	RATE: 3.01% YIELD: 3.05%	RATE: 3.01% YIELD: 3.05%	RATE: 3.01% YIELD: 3.05%	RATE: 3.01% YIELD: 3.05%
1 year	N/A	RATE: 2.28% YIELD: 2.30%	RATE: 2.32% YIELD: 2.35%	RATE: 2.37% YIELD: 2.40%
17 month CD Special Minimum \$500 Up to \$100,000	RATE: 3.44% YIELD: 3.50%	RATE: 3.44% YIELD: 3.50%	RATE: 3.44% YIELD: 3.50%	RATE: 3.44% YIELD: 3.50%
2 years	N/A	RATE: 2.47% YIELD: 2.50%	RATE: 2.52% YIELD: 2.55%	RATE: 2.57% YIELD: 2.60%
3 years	N/A	RATE: 2.62% YIELD: 2.65%	RATE: 2.67% YIELD: 2.70%	RATE: 2.72% YIELD: 2.75%
5 years	N/A	RATE: 2.81% YIELD: 2.85%	RATE: 2.86% YIELD: 2.90%	RATE: 2.91% YIELD: 2.95%
IRA (Traditional & Roth), HSA & CESA Accumulation Accounts				RATE: 1.24% YIELD: 1.25%

Other investment and loan types are available. Please see a Member Service Representative at any office for more information on rates and fees. Certain conditions and restrictions apply. Rates may change without notice.



CONSUMER AND BUSINESS RATES

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NEW MEMBERS WELCOME

Rates quoted reflect lowest rate available. Your individual loan rate will be based on your personal financial situation and previous credit performance. Rates subject to change at anytime without notice.

LOAN TYPE	RATE	TERM	ADDITIONAL INFO
Visa Rewards Credit Cards	14.15%	Revolving	\$1,000 to \$30,000
14.15% to 24.15% APR on purchases. 17.15% to 27.15% on balance transfers and cash advances. Rates will vary with the market based on Prime Rate. New card offer: 0.00% introductory APR on purchases for first 9 billing cycles with 4.9% on balance transfers within the first 30 days for 9 billing cycles, and the cash advance fee and rate will be the current prevailing rate.			
Business Rewards Credit Cards	14.15%	Revolving	\$5,000 to \$25,000
14.15% to 24.15% APR on purchases. 17.15% to 27.15% on balance transfers and cash advances. Rates will vary with the market based on Prime Rate. New card offer: 0.00% introductory APR on purchases for first 9 billing cycles with 4.9% on balance transfers within the first 30 days for 9 billing cycles, and the cash advance fee and rate will be the current prevailing rate.			
Visa Secured Credit Cards	19.15%	Revolving	\$250 to \$5,000
19.15% APR purchases. 22.15% APR on balance transfers and cash advances. Rates will vary with the market based on Prime Rate.			
Vehicle Loans (NEW)	6.29%	up to 63 mos.	Minimum loan amount \$10,000
Rates listed are lowest available for new auto loans based on MSRP; 2022 or newer; 730+ credit score, Max All-in LTV 135%	6.84%	64-75 mos.	Minimum loan amount \$12,500
	7.19%	76-84 mos.	Minimum loan amount \$15,000
	6.54%	up to 63 mos.	Minimum loan amount \$10,000
Vehicle Loans (USED)	7.09%	64-75 mos.	Minimum loan amount \$12,500
Rates listed are lowest available for used auto loans based on Kelley retail; 2013 - 2021; < 100,000 miles; 730+ credit score, Max All-in LTV 135%	7.44%	76-84 mos.	Minimum loan amount \$15,000
	14.15%	Revolving	\$500 - \$20,000
Line of Credit	14.15%	Revolving	\$500 - \$20,000
Personal Installment Loans	9.90%	36 mos.	\$500 - \$30,000
	11.90%	72 mos.	\$2,500 - \$30,000
First Mortgage Loans	CALL FOR CURRENT RATES AT 480-756-5500		
Home Equity Lines of Credit	9.25%	75% LTV	\$10,000 - \$250,000
Revolving; draw up to 10 yrs; \$125,000/or over 75% LTV repay up to 15 yrs.; >\$125,000 repay up to 20 yrs.; 4.5% floor; Max rate 18%			
Fixed Rate Home Equity Loans	6.25%	75% LTV	\$10,000 - \$250,000; up to \$300,000 1st Lien
Fixed rate; <75% repay 2-15 yrs.			
Share Secured Loans	6.00%	up to 60 mos.	5% floor; 3% above cert.; min. \$500
Step Forward Loan	18.00%	up to 12 mos.	Maximum loan amount \$2,000
\$20 application fee			
Motorcycle Loans (NEW)	6.65%	up to 36 mos.	
2022 and newer < 12,000 miles; dealer invoice, maximum loan amount \$50,000	6.75%	48 mos.	
	6.85%	60 mos.	
	7.00%	72 mos.	Minimum loan amount \$15,000
	7.25%	84 mos.	Minimum loan amount \$20,000
	6.95%	up to 36 mos.	
Motorcycle Loans (USED)	7.05%	48 mos.	
2013-2021, <75,000 miles; Kelley or NADA high retail, maximum loan amount \$40,000	7.15%	60 mos.	
	7.30%	72 mos.	Minimum loan amount \$15,000
	7.80%	up to 84 mos.	
	8.05%	120 mos.	Minimum loan amount \$10,000
Recreational Vehicle Loans (NEW)	8.30%	144 mos.	Minimum loan amount \$15,000
Rates listed are lowest available for new RV loans; 2022 or newer; lesser dealer invoice or retail	8.55%	180 mos.	Minimum loan amount \$30,000
	8.05%	up to 84 mos.	
	8.30%	120 mos.	Minimum loan amount \$10,000
Recreational Vehicle Loans (USED)	8.55%	144 mos.	Minimum loan amount \$15,000
Rates listed are lowest available for used RV loans; 2013-2021; NADA wholesale	8.80%	180 mos.	Minimum loan amount \$30,000
	6.50%	up to 36 mos.	
	6.75%	48 mos.	
	7.00%	60 mos.	
Motor Sport Toy Loans (NEW)	7.25%	75 mos.	
Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles; 2022 or newer, MSRP, maximum loan amount \$40,000	7.50%	100 mos.	Minimum loan amount \$20,000
	7.75%	120 mos.	Minimum loan amount \$20,000
	7.00%	up to 36 mos.	
	7.25%	48 mos.	
	7.50%	60 mos.	
Motor Sport Toy Loans (USED)	7.75%	75 mos.	
Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles; 2013-2021, NADA Retail, maximum loan amount \$30,000	8.00%	100 mos.	Minimum loan amount \$20,000
	8.25%	120 mos.	Minimum loan amount \$20,000

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