

### CURRENT DIVIDEND RATES

In case of service costs, earnings could be reduced on the account. The dividend rate and service cost schedule may change at any time. Dividends are prospective.

ACCOUNT	RATE	ANNUAL PERCENTAGE YIELD	MINIMUM BALANCE
Share Savings	0.15%	0.15%	\$5
Sunshine Checking	0.35%	0.35%	\$3,000.00 - \$7,499.99
	0.25%	0.25%	\$7,500.00 - \$9,999.99
Money Market \$10 Monthly fee is waived with \$1,000 minimum balance	0.30%	0.30%	\$0.01 - \$9,999.99
	0.45%	0.45%	\$10,000 - \$24,999.99
	0.65%	0.65%	\$25,000 - \$49,999.99
	0.90%	0.90%	\$50,000 - \$99,999.99
	1.24%	1.25%	\$100,000 - \$249,999.99
	1.59%	1.60%	\$250,000 and over
Business Share Savings	0.15%	0.15%	\$5
Business Premier Checking	0.25%	0.25%	\$2,500 - \$49,999.99
	0.35%	0.35%	\$50,000 - \$99,999.99
	0.50%	0.50%	\$100,000 and over
Business Money Market \$10 Monthly fee is waived with \$1,000 minimum balance	0.30%	0.30%	\$0.01 - \$9,999.99
	0.45%	0.45%	\$10,000 - \$24,999.99
	0.65%	0.65%	\$25,000 - \$49,999.99
	0.90%	0.90%	\$50,000 - \$99,999.99
	1.24%	1.25%	\$100,000 - \$249,999.99
	1.59%	1.60%	\$250,000 and over

### LEGACY SHARE ACCOUNTS

Holiday Savings (BAFCU)	0.10%	0.10%	\$5
Checking <i>Basic, Classic &amp; 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 Month	RATE: 4.36% YIELD: 4.45%	RATE: 4.41% YIELD: 4.50%	RATE: 4.46% YIELD: 4.55%	RATE: 4.51% YIELD: 4.60%
7 Month Certificate Special	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%
1 Year	RATE: 4.36% YIELD: 4.45%	RATE: 4.41% YIELD: 4.50%	RATE: 4.46% YIELD: 4.55%	RATE: 4.51% YIELD: 4.60%
1 Year Save-to-Win Minimum \$25   Up to \$3,000	RATE: 4.31% YIELD: 4.40%			
17 Month Certificate Special	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%
2 Year	RATE: 3.64% YIELD: 3.70%	RATE: 3.69% YIELD: 3.75%	RATE: 3.74% YIELD: 3.80%	RATE: 3.78% YIELD: 3.85%
3 Year	RATE: 3.35% YIELD: 3.40%	RATE: 3.40% YIELD: 3.45%	RATE: 3.44% YIELD: 3.50%	RATE: 3.49% YIELD: 3.55%
5 Year	RATE: 3.25% YIELD: 3.30%	RATE: 3.30% YIELD: 3.35%	RATE: 3.35% YIELD: 3.40%	RATE: 3.40% YIELD: 3.45%

### IRA, HSA & CESA

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

TERM	\$500	\$25,000	\$50,000
7 Month Certificate Special	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%
1 Year	RATE: 4.55% YIELD: 4.65%	RATE: 4.60% YIELD: 4.70%	RATE: 4.65% YIELD: 4.75%
17 Month Certificate Special	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%	RATE: 4.94% YIELD: 5.05%
2 Year	RATE: 3.83% YIELD: 3.90%	RATE: 3.88% YIELD: 3.95%	RATE: 3.93% YIELD: 4.00%
3 Year	RATE: 3.54% YIELD: 3.60%	RATE: 3.59% YIELD: 3.65%	RATE: 3.64% YIELD: 3.70%
5 Year	RATE: 3.44% YIELD: 3.50%	RATE: 3.49% YIELD: 3.55%	RATE: 3.54% YIELD: 3.60%
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 service costs. Certain conditions and restrictions apply. Rates may change without notice.



# CONSUMER AND BUSINESS RATES

## EFFECTIVE: 07/01/2024



### 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
<b>Visa Rewards Credit Cards</b>	15.15%	Revolving	\$1,000 to \$30,000
15.15% to 25.15% APR on purchases. 18.15% to 28.15% 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.			
<b>Business Rewards Credit Cards</b>	15.15%	Revolving	\$5,000 to \$25,000
15.15% to 25.15% APR on purchases. 18.15% to 28.15% 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.			
<b>Visa Secured Credit Cards</b>	20.15%	Revolving	\$250 to \$5,000
20.15% APR purchases. 23.15% APR on balance transfers and cash advances. Rates will vary with the market based on Prime Rate.			
<b>Vehicle Loans (NEW: 2023+)</b>	6.54%	up to 63 mos.	Minimum loan amount \$10,000
Rates listed are lowest available for new auto loans based on MSRP; 2023 or newer; 730+ credit score, Max All-in LTV 135%	7.09%	64-75 mos.	Minimum loan amount \$12,500
	7.44%	76-84 mos.	Minimum loan amount \$15,000
	6.79%	up to 63 mos.	Minimum loan amount \$10,000
<b>Vehicle Loans (USED: 2014-2022)</b>	6.79%	up to 63 mos.	Minimum loan amount \$10,000
Rates listed are lowest available for used auto loans based on Kelley retail; 2014 - 2022; < 100,000 miles; 730+ credit score, Max All-in LTV 135%	7.34%	64-75 mos.	Minimum loan amount \$12,500
	7.69%	76-84 mos.	Minimum loan amount \$15,000
	<b>Line of Credit</b>	15.15%	Revolving
<b>Personal Installment Loans</b>	9.90%	36 mos.	\$500 - \$30,000
	11.90%	72 mos.	\$2,500 - \$30,000
<b>First Mortgage Loans</b>	<b>CALL FOR CURRENT RATES AT 480-756-5500</b>		
<b>Home Equity Lines of Credit</b> 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%	8.50%	75% LTV	\$20,000 - \$250,000
<b>Fixed Rate Home Equity Loans</b> Fixed rate; <75% repay 2-15 yrs.	7.75%	75% LTV	\$20,000 - \$250,000; up to \$300,000 1st Lien
<b>Share Secured Loans</b>	6.00%	up to 60 mos.	5% floor; 3% above cert.; min. \$500
<b>Step Forward Loan</b> \$20 application fee	18.00%	up to 12 mos.	Maximum loan amount \$2,000
<b>Motorcycle Loans (NEW: 2023+)</b> 2023 and newer < 12,000 miles; dealer invoice, maximum loan amount \$50,000	8.35%	up to 60 mos.	
	8.75%	61-72 mos.	Minimum loan amount \$15,000
	8.75%	73-84 mos.	Minimum loan amount \$20,000
<b>Motorcycle Loans (USED: 2014-2022)</b> 2014-2022, <75,000 miles; J.D. Power Average Retail, maximum loan amount \$40,000	8.75%	up to 60 mos.	
	9.00%	61-72 mos.	Minimum loan amount \$15,000
<b>Recreational Vehicle Loans (NEW: 2022+)</b> Rates listed are lowest available for new RV loans; 2022 or newer; lesser dealer invoice or retail	8.45%	up to 105% LTV	Minimum Loan Amounts by Term:  \$5,000 for up to 84 mos \$10,000 up to 120 \$15,000 up to 144 \$30,000 up to 180
	8.95%	max 125% LTV	
<b>Recreational Vehicle Loans (USED: 2017-2021)</b> Rates listed are lowest available for used RV loans; 2017-2021; J.D. Power Average Wholesale	8.70%	up to 100% LTV	
	9.20%	max 120% LTV	
<b>Recreational Vehicle Loans (USED: 2014-2016)</b> Rates listed are lowest available for used RV loans; 2014-2016; J.D. Power Average Wholesale	9.45%	up to 105% LTV	
	9.95%	max 125% LTV	
<b>Motor Sport Toy Loans (NEW: 2023+)</b> Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles; 2023 or newer, MSRP, maximum loan amount \$40,000	8.75%	up to 60 mos.	
	9.50%	61-75 mos.	
	9.50%	76-120 mos.	Minimum loan amount \$20,000
<b>Motor Sport Toy Loans (USED: 2014-2022)</b> Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles; 2014-2022, J.D. Power Average Retail, maximum loan amount \$30,000	9.25%	up to 60 mos.	
	9.75%	61-75 mos.	
	9.75%	76-120 mos.	Minimum loan amount \$20,000

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