



York Educational Federal Credit Union

# Deposit Rates

Effective 10/15/2015

Revised 5/01/2016

Rates are subject to change without notice.

<b>LOANS</b>		Special	Preferred	
Type	Term	Rate	Rate*	
Share Secured	60 mo	1.99%	NA	
<b>New</b> Car, Truck, RV ('15 - '16)	36 mo	2.50% <sup>1</sup>	<b>1.99%</b> <sup>1</sup>	
	60 mo	3.20% <sup>1</sup>	<b>2.19%</b> <sup>1</sup>	
	72 mo	4.00% <sup>1</sup>	<b>2.49%</b> <sup>1</sup>	
<b>Used</b> Car, Truck, RV ('10 - '14)	36 mo	3.50% <sup>1</sup>	<b>2.49%</b> <sup>1</sup>	
	60 mo	3.70% <sup>1</sup>	<b>2.69%</b> <sup>1</sup>	
	72 mo	4.00% <sup>1</sup>	<b>2.99%</b> <sup>1</sup>	
'09 or older	36 mo	5.45% <sup>2</sup>	<b>4.69%</b> <sup>2</sup>	
Over \$10,000 ('09 or older)	60 mo	5.95% <sup>2</sup>	<b>5.19%</b> <sup>2</sup>	
<b>New</b> Motorcycle ('15 -'16)	36 mo	3.00% <sup>1</sup>	<b>1.99%</b> <sup>1</sup>	
	60 mo	3.70% <sup>1</sup>	<b>2.19%</b> <sup>1</sup>	
<b>Used</b> Motorcycle ('10 - '14)	48 mo	3.70% <sup>1</sup>	<b>2.69%</b> <sup>1</sup>	
	'09 or older	36 mo	4.95% <sup>2</sup>	<b>4.19%</b> <sup>2</sup>
	Over \$5000 ('09 or older)	48 mo	5.95% <sup>2</sup>	<b>5.19%</b> <sup>2</sup>
Credit Builder/Rebuilder	18 mo	5.00%		
<b>Home Equity Special Rate</b>	<b>24 mo</b>	<b>3.25%</b> <sup>3</sup>	<b>2.49%</b> <sup>3</sup>	
Home Equity (Fixed Rate)	60 mo	4.25% <sup>3</sup>	<b>3.49%</b> <sup>3</sup>	
	120 mo	4.75% <sup>3</sup>	<b>4.24%</b> <sup>3</sup>	
	180 mo	5.25% <sup>3</sup>	<b>4.74%</b> <sup>3</sup>	
Signature	36 mo	12.00%	<b>8.99%</b>	
	60 mo	13.00%	<b>9.99%</b>	

Add 0.25% to the special rates and 0.26% to the preferred rates if you do not use automatic payments from your Credit Union account, payroll deduction, or direct deposit. There will be a \$25 charge for insufficient funds on payment due date.

Home Equity Line-of-Credit	120 mo	4.50% <sup>3</sup>	
(Variable rate, adjusted quarterly) Effective 04/01/2016			
Line-of-Credit*	36 mo	8.99%	
Line-of-Credit*	60 mo	9.99%	
Education Line-of-Credit	12 mo	11.00%	<b>5.49%</b> <sup>5</sup>
Credit Union Student Choice (variable) <sup>4</sup>		6.75%	<b>6.25%</b>
<b>VISA</b> Credit Card		11.90%	<b>9.90%</b>

<sup>1</sup> Rate is for 85% financing. For 100% financing, please add 1/2 % (0.50%) to this rate.

<sup>2</sup> Rate is for 85% maximum financing.

<sup>3</sup> Rate is for up to 80% financing.

<sup>4</sup> Rate adjusts quarterly - Prime Rate + index\*

<sup>5</sup> Rate for 1st time Application

\* Rates available to qualified members only. These rates are based on certain credit standards. Contact our loan department for information about how your rate is determined.

Refinance Charge - \$50.00 or costs, whichever is greater.

Maximum Unsecured Limit:

25% of Gross Annual Income

Maximum **VISA** Limit:

25% of Gross Annual Income



Rates are determined monthly by the Board of Directors. FEDERAL REGULATIONS PROHIBIT THE PAYMENT OF DIVIDENDS IN EXCESS OF AVAILABLE EARNINGS. Dividends are calculated by the daily balance method.

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**APY** means Annual Percentage Yield

Effective 5/01/2016

## SHARES

Balance	Rate	APY
\$50 to \$2,500	0.05%	0.050%
\$2,500.01 and over	0.10%	0.100%

## CHRISTMAS CLUB, VACATION CLUB, and SPECIAL SAVINGS ACCOUNTS

Balances and rates are the same as SHARES above.

## CHECKING

\$1,000 and over	0.01%	0.100%
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All above rates are compounded monthly.

## SHARE CERTIFICATES

	Effective	05/11/16
	Rate	APY
6 month	0.15%	0.150%
12 month	0.25%	0.250%
18 month	0.30%	0.300%
24 month	0.40%	0.401%
48 month	0.60%	0.601%

Terms longer than 6 months compound quarterly.

## Traditional IRA's, Roth IRA's, Education IRA's

Accumulation IRA (variable)	0.10%	0.100%
12 month	0.25%	0.250%
18 month	0.30%	0.300%
24 month	0.40%	0.401%
48 month	0.60%	0.601%

IRA rates are compounded quarterly.

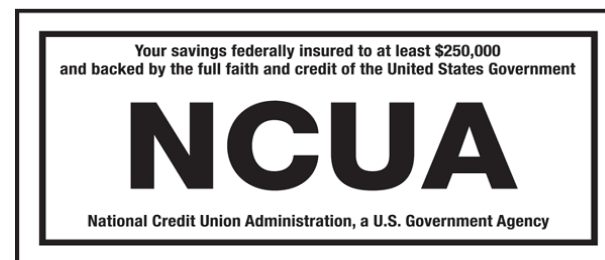
## WESTERN UNION QUICKCASH SERVICE

Domestic Transfer ( up to \$10,000) - \$25.00

International (up to \$500) - \$35.00

(over \$500) - \$25.00 + 2% of principal

**MONEY ORDERS** - \$1.00 each, up to \$1000 value.





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**Preferred Rates** - to qualify a member must:

- 1) Have a debt ratio no more than 40%
- 2) Have a "clean" credit report - no late payments or collection accounts.
- 3) Have unsecured debt of no more than 35% of Gross Annual Income (GAI)
- 4) Have a "Fair-Isaac" credit score of 675 or more.

