



## Loan Rates

Rate shown are subject to individual credit performance.

### New Cars

Also included are 2017 vehicles with less than 10,000 miles and 2017 new, untitled vehicles

Year	Length of Term	As Low As
2018	36 months	2.39%
2018	48 months	2.49%
2018	60 months	2.99%
2018	72 months	3.29%

### Used Cars

Loan amount is retail value or high/low value found in Redbook

Year	Length of Term	As Low As
18-15	48 months	2.49%
18-15	60 months	2.99%
18-15	72 months	3.29%
14-13	48 months	2.99%
14-13	60 months	3.29%
12-11	48 months	3.99%
12-11	60 months	4.19%
10-09	36 months	5.99%
10-09	48 months	6.99%
08-02	36 months	6.49%
08-02	48 months	6.99%

### Boats-Campers-Trailers-Motorcycles-Motor Homes

Year	Length of Term	As Low As
New	36months	3.79%
New	48months	3.99%
New	60months	4.09%

### Used Boats-Campers-Trailers-Motorcycles-Motor Homes

Year	Length of Term	As Low As
18-15	36months	3.99%
18-15	48 months	4.09%
18-15	60months	4.09%
14-13	48months	4.49%
14-13	60months	4.59%
12-11	36months	5.39%
12-11	48 months	5.49%

## Secured (Non-Titled)

Months	Interest Rate	Per \$1,000
Up to 36 months	8.90%*	\$31.76
Up to 36 months	9.90%	\$32.22

\*with Christmas Club, Vacation Club or IRA account

## Home Equity Loans

Years	Interest Rate
5 Year Fixed Rate	Prime*
10 Year Fixed Rate	Prime*+1/2%
15 Year Line of Credit	Prime**-1/4%

\*Prime as of date of application; minimum rate 5.0%; maximum rate 18.0%

\*\*Prime as of April 15 and October 15

## Share Secured Loan

Months	Interest Rate
12 months	4.10%
Up to 24 months	4.35%
Up to 36 months	4.45%
Up to 48 months	4.55%
Up to 60 months	4.60%
Up to 72 months	4.70%
Up to 84 months	4.80%
Up to 96 months	4.90%
Up to 120 months	5.00%

**Signature/Open-End Line of Credit-15.90%**

**Visa Classic Card-12.75%**

**Rates are determined by our Board of Directors and are subject to change anytime.**

## ACCOUNTS AVAILABLE

As of March 12, 2018

### SHARE ACCOUNTS

Name of Account	APY*	Minimum Balance to obtain APY
Share Savings	0.03%	\$ 300.00
Christmas Club Account	0.03%	\$ 25.00
Vacation Club Account	0.03%	\$ 300.00
Kid's Club	0.03%	\$ 100.00
IRA	0.13%	\$500.00

Dividend rates may change after the account is opened. Dividends on share accounts are established quarterly at a rate determined by the GHFCU Board of Directors. Dividends are computed on a daily balance and paid quarterly for those days in which the minimum balance is in your account. Fees may reduce earnings.

### SHARE CERTIFICATES

Name of Account	APY*	Minimum Balance to obtain APY
12 Month Share Certificate	0.33%	\$ 1,000.00
12 Month Share Certificate	0.43%	\$50,000.00
18 Month IRA Share Certificate	0.33%	\$ 1,000.00

There is a substantial penalty for early withdrawal.

\*APY – Annual Percentage Yield