

(All Rates are the Annualized Percentage Rate--APR)

For information on promotional new auto rates please call 504-733-7274 or 1-800-749-6193
Automobiles

Year	Term	720+	690 - 719	650-689	620-649	619-580	579 or less
2007 - 2011	0 - 63	3.99%	4.55%	5.40%	7.99%	15.99%	17.9%
	64 - 66	3.99%	4.85%	5.65%	8.25%	15.99%	17.9%
2005 - 2006	67 - 72	3.99%	5.05%	5.85%	8.75%	15.99%	17.9%
	0 - 63	4.49%	5.30%	6.25%	8.24%	15.99%	17.9%
2003 - 2004	64 - 66	4.49%	5.60%	6.50%	8.50%	15.99%	17.9%
	67 - 72	4.74%	5.80%	6.75%	9.00%	15.99%	17.9%
2003 - 2004	0 - 63	4.64%	6.05%	6.65%	9.00%	15.99%	17.9%
	64 - 66	4.89%	6.55%	7.15%	9.75%	15.99%	17.9%

(\$20,000 minimum for 72 months)

No other discounts apply including .25% with direct deposit
Boats/RVs/Motorcycles

	New	Used	Used	Used	Used	Used
	Models '10-09	Models '08	Models '07	Model '06	Model '05	Model '04
36 months	6.13%	6.63%	7.13%	7.63%	8.13%	8.88
42 months	6.38%	6.88%	7.38%	7.38%	8.38%	9.13
48 months	6.63%	7.13%	7.63%	8.13%	8.63%	N/A
54 months	6.88%	7.38%	7.88%	8.38%	N/A	N/A
60 months	7.13%	7.63%	8.13%	N/A	N/A	N/A
66 months	7.63%	8.13%	N/A	N/A	N/A	N/A
72 months	8.13%	N/A	N/A	N/A	N/A	N/A

***Boats and RVs only**

(\$20,000 minimum for 72 & > months)

Mobile Homes

New Mobile Homes Only *	72-120 months	11.00%
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Personal

Loan Type	Term	APR
Tuition Loans	Up to 12 Months	9.75%
Signature Loans	Up to 36 Months	11.50%
	48 Months	12.50%
	60 Months	13.50%
Line of Credit		10.50%
Overdraft Line of Credit		12.00%
Stretch Loan		12.00%
Credit Enhancement Loan		15.00%
Asset Builder Loan		15.00%
Payday Lender Rebuilder		15.00%
Your -To-Own Loan		15.00%

Share Secured

Secured by Certificate of Deposit or "SP" = 5%
 Secured by Certificate of Deposit or "OP" = 4%
 \$15,000 and over = 3% above the CD rate
 under \$15,000 = 4% above the CD rate
NO MEMBER DISCOUNTS APPLY

Credit Cards

Loan Type	Term	APR
PRIME Visa Platinum*		4.00%
Visa Platinum		10.00%
Visa Gold		11.90%
Student Visa Classic		10.50%
Visa Classic		13.50%
Visa Passkey		18.00%
Secured Visa Classic		18.00%
* NO MEMBER DISCOUNTS APPLY		

Real Estate
NO MEMBER DISCOUNTS APPLY

Land (70% LTV max.) 8.25%

Home Equity Line of Credit > 80% LTV 4.00%

Construction Loan 7.75%

First Mortgage**	Non-Conforming	Secondary Market
15 years	N/A	N/A
30 years	N/A	N/A
ARM	Call Mortgage Department for Rate	
Interest Only 5 yr Fixed	Call Mortgage Department for Rate	
** \$100 processing fee required		

Simple Mortgage

up to 36 months	10.50%
up to 60 months	11.00%

Fixed Rate Second Mtg.

(Member discount applies)

> 80 LTV (5-10 Yrs)	9.00%
≤ 80 LTV (5-10 Yrs)	8.50%

First Time Home Buyers

Please contact the Mortgage Dept. for more information.

For more information call (504) 733-7274

Rates may be as high as 18% depending on information obtained from your credit application and credit report.

Rates subject to change without prior notice and may be different than those stated above.





Dividend Rate - October 26, 2011

PLATINUM CHECKING

TERM	RATE	APY	Reg Code
Up to \$999	0.00%	0.00%	CP
\$1,000 - \$4,999	0.10%	0.10%	CP
\$5,000 - \$9,999	0.30%	0.30%	CP
\$10,000 - \$24,999	0.45%	0.45%	CP
\$25,000 - \$49,999	0.50%	0.50%	CP
Over \$50,000	0.55%	0.55%	CP

QUALIFICATIONS:

- ** Member must have a \$25,000 relationship with CU or have \$5,000 in Savings or Money Market account at CU.
- ** No Business accounts are qualified for the Platinum Checking Account
- ** Cannot have a Platinum and Regular Checking Account for the same member.
- ** Cannot move money from a CD, Money Market or any other Share Account
- ** Must be new money for Deposit to open Platinum Checking account.

WISE CHOICE CHECKING

Members age 50+

TERM	RATE	APY	Reg Code
Up to \$999	0.00%	0.00%	WC
Over \$1,000	0.25%	0.25%	WC

The following rates are subject to change.

Account Title	Code	\$0 - \$200		\$201 - \$1,000		\$1,001 - \$5,000		\$5,001 - \$10,000		\$10,001 - \$50,000		\$50,001 and up	
		Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
Regular Shares	RS	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
IRA Passbook	RI	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Roth Passbook	RP	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Christmas Club	CC	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Vacation Club	VC	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Tuition Club	TC	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Credit Enhancement *	EP	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%

*Credit Enhancement Regular Share account is only available with a Credit Enhancement Loan.

		Div Rate	APY	
Asset Builder**	AB	5.00%	5.12%	** Asset Builder Regular Share account is only available with an Asset Builder Loan.

Shares Pledged w/ dividend***	SP	0.50%	0.50%	*** Shares Pledged Regular Share account is only available to secure a loan.
Shares Pledged NO dividend***	0P	0.00%	0.00%	

Share Certificate Accounts

\$1,000 minimum deposit, early withdrawal subject to penalty, rates subject to change.

**Rates are based on Accumulated Certificates of Deposit balances

Term	Reg Code	Trad. IRA Code	Roth IRA Code	Members		≥ \$10,000		≥ \$25,000		≥ \$50,000		≥ \$75,000		≥ \$100,000		≥ \$200,000	
				Rate	APY	Rate **	APY	Rate **	APY	Rate **	APY	Rate **	APY	Rate **	APY	Rate **	APY
3 month	1M	I1	RA	0.10%	0.10%	0.30%	0.30%	0.45%	0.45%	0.50%	0.50%	0.55%	0.55%	0.55%	0.55%	0.60%	0.60%
6 month	2M	Y1	RA	0.15%	0.15%	0.35%	0.35%	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%	0.60%	0.60%	0.65%	0.65%
12 month	YR	Y1	RC	0.20%	0.20%	0.40%	0.40%	0.55%	0.55%	0.60%	0.60%	0.65%	0.65%	0.65%	0.70%	0.70%	
24 month	P2	Y2	RA	0.25%	0.25%	0.45%	0.45%	0.60%	0.60%	0.65%	0.65%	0.70%	0.70%	0.70%	0.70%	0.75%	0.75%
36 month	S3	Y3	RA	0.30%	0.30%	0.50%	0.50%	0.80%	0.80%	0.85%	0.85%	0.95%	0.96%	1.05%	1.06%	1.15%	1.16%
48 month	S4	IF	RA	0.35%	0.35%	0.55%	0.55%	0.85%	0.85%	0.90%	0.90%	1.00%	1.01%	1.10%	1.11%	1.20%	1.21%
60 month	P1	Y5	RA	0.40%	0.40%	0.60%	0.60%	0.90%	0.90%	0.95%	0.96%	1.10%	1.10%	1.20%	1.21%	1.30%	1.31%

Money Master & Health Saving Accounts

\$1,000 minimum deposit, withdrawals subject to limitations, rates subject to change.

Term	Reg Code	Trad. IRA Code	Roth IRA Code	Members	
				Rate	APY
Cks/No cks					
\$1,000 to \$5,000	RM/PM/HS	IR	MR	0.15%	0.15%
Up to \$10,000	RM/PM/HS	IR	MR	0.20%	0.20%
Up to \$25,000	RM/PM/HS	IR	MR	0.25%	0.25%
Up to \$50,000	RM/PM/HS	IR	MR	0.30%	0.30%
Up to \$75,000	RM/PM/HS	IR	MR	0.50%	0.50%
Up to \$100,000	RM/PM/HS	IR	MR	0.55%	0.55%
Over \$100,000	RM/PM/HS	IR	MR	1.00%	1.01%

SBA Guaranteed - Small Business Loans

Refer to your account disclosures for additional information

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