

## Rate Schedule\*

Effective: Dec. 11, 2019

	Dividend	APY*
<b>Regular, Smarty and Journey Savings</b>		
Up to \$10,000.99	0.30%	0.30%
\$10,001.00 to \$25,000.99	0.35%	0.35%
\$25,001.00 and over	0.45%	0.45%

- Minimum deposit of \$1 is required to open an account
- Fees or other conditions associated with the account may reduce earnings
- Pays dividends on all funds in the account. Dividends are compounded and credited monthly

### Save to Prosper Savings Account

Up to \$10,000.99	0.30%	0.30%
\$10,001.00 to \$25,000.99	0.35%	0.35%
\$25,001.00 and over	0.45%	0.45%

- Minimum deposit of \$5 is required to open an account
- Penalties imposed for early withdrawal; penalties not applicable during the month of January
- Fees or other conditions associated with the account may reduce earnings
- Pays dividends on all funds in the account. Dividends are compounded and credited monthly

### Holiday, Vacation and Spring Break Club Savings Accounts

Any balance	0.10%	0.10%
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- Minimum deposit of \$5 is required to open an account
- Early withdrawal fee (\$25 per withdrawal); not applicable during first six days account is open
- Pays dividends on all funds in the account. Dividends are compounded and credited quarterly

### Freedom Savings Accounts

Up to \$10,000.99	0.30%	0.30%
\$10,001.00 to \$25,000.99	0.35%	0.35%
\$25,001.00 and over	0.45%	0.45%

- Account Restrictions: Money deposited into this restricted access savings account may not be withdrawn until your Freedom Line of Credit loan has a zero balance
- Fees or other conditions associated with the account may reduce earnings
  - No minimum balance requirement
  - Dividends are compounded and credited monthly

## Dividend APY\*

### Gold Checking

\$500.00 and over	0.10%	0.10%
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- Minimum balance \$500
- Minimum of \$500 to open
- Dividends compounded daily and credited monthly. If balance falls below \$500 you will still earn interest, but a \$5 maintenance fee is charged to the account.

### Ascend Checking

	0.10%	0.10%
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- No minimum balance requirement
- No minimum deposit to open
- Pays dividends on all funds in the account. Dividends are compounded daily and credited monthly.

### Individual Retirement Accumulation

Up to \$10,000.99	0.30%	0.30%
\$10,001.00 to \$25,000.99	0.35%	0.35%
\$25,001.00 and over	0.45%	0.45%

- Pays dividends on all funds in the account. Dividends are compounded and credited monthly.
- No minimum balance requirement

### Daily Interest Investment Account

\$1,000.01 to \$9,999.99	0.55%	0.55%
\$10,000.00 to \$24,999.99	0.85%	0.85%
\$25,000.00 to \$49,999.99	0.95%	0.95%
\$50,000.00 and over	1.15%	1.15%

- Rate can change daily
- Minimum deposit of \$1,000 is required to open and \$1,000 minimum must be kept to earn dividends
- Dividends compounded daily and credited monthly

### Share Certificates

3 months	0.55%	0.55%
6 months	1.20%	1.20%
9 months	1.45%	1.45%
12 months	1.84%	1.85%
24 months	2.18%	2.20%
36 months	2.32%	2.35%
48 months	2.42%	2.45%
60 months	2.62%	2.65%

Dividend rates change on a regular basis

- Minimum deposit is \$300
- Penalty will be imposed for early withdrawal
- Terms of 3, 6, 9, 12, 24, 36, 48 and 60 months available
- Dividends are compounded and credited monthly

## Loan Rates\*\*

Effective: Jan. 3, 2020

\*\*APR as Low As

### Newer Auto (2018-2021)

Up to 63 months	3.79%
64-72 months	4.39%
73-84 months	5.49%

### Used Auto (2013-2017)

Up to 63 months	4.49%
64-72 months	4.99%

### Older Used Auto (2008-2012)

Up to 48 months	6.29%
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### Recreational Vehicles (2012-2021)

Boat/Trailer/Camper/RV	
Up to 96 months	5.69%

### Power Sports

Motorcycle/ATV/Personal Watercraft	
Up to 72 months (2017-2021)	4.69%
Up to 63 months (2012-2016)	4.99%

### Works For Me Signature Loans

Maximum \$15,000 - Up to 60 months	9.95%
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### First Mortgage

Call for current rates/terms

### Home Equity Line of Credit\*\*\*

12 months fixed, thereafter adjustable	2.99%
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### Home Equity Loan

Up to 120 months	4.79%
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### Line of Credit

18.00%

### CD-Secured

3.00% over dividend rate

### Share-Secured\*\*\*

3.00% over dividend rate

### Credit Matters

8.00% over dividend rate

### Visa® Credit Card

Varies based on card type

### Payday Loan Alternatives

#### Freedom

#### Line of Credit

Call for current rates/terms

#### Payday Saver

Payday loan consolidation

Call for current rates/terms

All dividends and rates are subject to change. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

\* The dividends listed are those declared as of the last dividend declaration date. APY=Annual Percentage Yield.

\*\* All rates stated as annual percentage rates (APR). Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral condition. All loans subject to approval.

\*\*\*Adjustable rate.

For more information or to apply for a loan, visit any of our locations, call us at 314-534-7610, or visit us online at [www.stlouiscommunity.com](http://www.stlouiscommunity.com).



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