

**Rate and Balance Schedule – Savings (Share) and Checking (Draft)**

Account Type	Minimum Deposit	Minimum to Earn APY	Rate	APY
Share Account (Savings)	\$25	\$200	.50%	.50%
Additional Share Account (Savings)	\$0	\$200	.50%	.50%
Share Draft (Checking)	\$0	-	-	-
Christmas Club	\$0	-	.50%	.50%

**Share Certificates (CDs)**

Term	Min Deposit	APY
6 Months	\$500.00	3.85%
9 Months	\$500.00	3.70%
12 Months	\$500.00	3.50%
18 Months	\$500.00	3.50%

Subject to early withdrawal penalties. Dividends paid at maturity

**Money Market Accounts**

Balance Thresholds	Rate	APY
\$2,500.00 to \$9,999.99	1.75%	1.76%
\$10,000.00 to \$24,999.99	2.25%	2.26%
\$25,000.00 or greater	2.75%	2.77%

Dividends are paid Quarterly Based on Average Daily Balance.

**Auto Loans – New & Used**

2026 – 25	72 Months	4.25%	84 Months	4.65%
2024	72 Months	4.50%	84 Months	4.90%
2023 – 19	60 Months	4.75%	72 Months	5.10%
2018 – 17	48 Months	4.75%	60 Months	5.10%
2016 – 15	42 Months	5.00%	54 Months	5.35%
2014 – 13	36 Months	5.00%	48 Months	5.35%
2012 – 11	30 Months	5.25%	42 Months	5.60%
2010 & Older	24 Months	5.25%	36 Months	5.60%
Classic Car – Up to \$60,000.00, 25 Years old, subject to appraisal.			60 Months	8.50%

**Home Equity Loans**

60 Months	7.75%	Special - 6.50% Max \$75,000
120 Months	8.00%	Special - 6.75% Max \$75,000
180 Months	8.25%	
240 Months	8.50%	

Up to 80% of appraised value, less senior mortgages. Minimum of \$15,000.00.

**Home Improvement Loans**

60 Months	10.00%
120 Months	10.25%
180 Months	10.50%

Maximum of \$35,000.00. Up to 100% of appraised value, less senior mortgages.

**Recreational (Boats, Travel Trailers) Up to \$100,000**

2026 – 25	180 Months	7.25%
2024 – 23	180 Months	7.50%
2022	180 Months	7.75%
2021 & Older	120 Months	8.00%

**Mobile Homes Up to 80% of manufacturer's invoice**

2026 – 25	180 Months	10.25%
2024 and older	120 Months	10.50%

**Motor Home (RV's) Up to \$125,000**

2026 – 25	180 Months	8.75%
2024 & Older	120 Months	9.50%

**Motorcycles, Jet Skis, Snowmobile**

2026 – 25	72 Months	7.99%
2024 and older	60 Months	8.50%

**Personal Loans - Up to \$15,000.00**

72 Months	9.25%
<b>Spring Loan Sale</b>	36 Months 7.99% Max \$3,500

**Consolidation Loans - Up to \$30,000.00**

72 Months	11.00%	84 Months	11.25%
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**Miscellaneous (Tractor, Plow, Lawn & Farm Equip)**

72 Months	8.25%
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**Share Secured Loans**

72 Months	3.00%
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**VISA Credit Card**

9.99% Fixed Rate

**Business Loans**

Up to 120 Months	9.50%
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Rates and terms are subject to change without notice. All loans are subject to credit approval. Additional terms and conditions may apply. Contact Buffalo Conrail Federal Credit Union for the most current rates and complete details.