

DIVIDENDS/INTEREST RATES

(Are subject to change at any time without notice)

REGULAR SHARE ACCOUNTS

Regular and Christmas Club Share Accounts

AMOUNT	DIVIDENDS (1)	APY*
\$5-\$2,999	1.35%	1.36%
\$3,000-\$9,999	1.40%	1.41%
\$10,000-\$49,999	1.45%	1.46%
\$50,000 o más	1.50%	1.51%

(1) Paid quarterly. Rates apply from October 1st to December 31st, 2024. Rates for the following quarters may vary.

CHECKING ACCOUNT

Regular Checking Accounts

AMOUNT	DIVIDENDS (2)	APY*
\$5-\$2,999	.05%	.05%
\$3,000-\$9,999	.05%	.05%
\$10,000-\$49,999	.05%	.05%
\$50,000 o más	.05%	.05%

(2) Paid monthly. Effective on July 1st, 2020.

SHARE CERTIFICATE RATES

TERM	DIVIDENDS (3)	APY*
6 months	1.98%	2.00%
1 year	3.44%	3.50%
2 years	3.06%	3.10%
3 years	2.96%	3.00%
4 years	2.86%	2.90%
5 years	2.76%	2.80%

(3) Rates effective on December 23, 2024.

LOANS

LOAN TYPE	APR (4)
Personal Loans	From 4.99% APR up to 18.00% APR
Green Loans	From 4.89% APR up to 18.00% APR
New Auto Loan	From 3.75% APR up to 18.00% APR
Used Auto Loan	From 4.75% APR up to 18.00% APR
Line of Credit	10% APR
MasterCard	From 8.99% APR up to 18.00% APR
Secured Loans	2.00% APR over the last dividends paid to your shares account
Motorcycle Loans	From 10.89% APR up to 18.00% APR
Boat Loans	From 10.89% APR up to 18.00% APR
Mortgage Loans	For interest rates please call extension 5262
Land Loans	For interest rates please call extension 5262

(4) Your qualifying rate Will be based on your credit score and loan term. Rates are subject to change at any time.

*APY (annual percentage yield) means a percentage rate reflecting the total amount of dividends/ interest paid on an account based on the dividends/interest and the frequency of compounding for a 365-day period. The dividend rate and annual percentage yield (APY) may change at any time, at the discretion of the BOD. Certificate rates are fixed for the term of the instruments, unless otherwise disclosed. Dividends rates are computed using the daily balance method, which applies a daily periodic rate to the full amount of principal available in the Account each day. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Deposits federally insured by NCUA. Rev. December 21, 2024.