



## ★ LENDING RATES ★

At Listerhill, we pride ourselves on our competitive rates. By being member-owned, we are able to return our earnings to you in the form of higher rates on shares and lower rates on loans. If you are not already a member, join us today and start taking advantage of our great rates.

### CREDIT CARDS

RATE NAME	APR	MAXIMUM TERM
Visa Platinum Rewards	as low as 8.50%	n/a
The Hill Visa Rewards	as low as 8.50%	n/a

Effective 5/8/13

### HOME LOANS (CALL 1-800-239-6033 FOR DETAILS)

RATE NAME	APR	MAXIMUM TERM
1st Mortgage Fixed Rate	as low as 4.00%	15 years
2nd Mortgage - Short Term Fixed	as low as 4.00%	7 years
30 Year Fixed Rate	Call 1-800-239-6033 for the latest rate.	30 years
3/3 Adjustable Rate Mortgage	as low as 3.65%	3 years (amortized over 30 years)
5/5 Adjustable Rate Mortgage	as low as 4.00%	5 years (amortized over 30 years)
Home Equity line of Credit	as low as 5.00%	10 year draw, 10 year payback
Construction Loan	as low as 4.99%	9 months

Effective 12/22/17

### AUTO LOANS

RATE NAME	APR	MAXIMUM TERM
New Auto and Previous 3 Years and Up - Less than 30,000 miles	as low as 2.24%	36 months
New Auto and Previous 3 Years and Up - Less than 30,000 miles	as low as 2.74%	66 months
New Auto and Previous 3 Years and Up - Less than 30,000 miles	as low as 3.04%	75 months
Previous 3 Years and up - More Than 30,000 miles	as low as 2.74%	66 months
Previous 3 Years and up - More Than 30,000 miles	as low as 3.04%	72 months
Used Auto (4-6 years old)	as low as 3.24%	66 months
Used Auto (7-24 Years)	as low as 4.74%	54 months
Antique Automobiles (25 yrs old)	as low as 6.25%	48 months
Salvage Automobiles	as low as 5.75%	48 months

Effective 4/3/17





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### RECREATIONAL LOANS

RATE NAME	APR	MAXIMUM TERM
New/Used Motorcycle & 4 Wheelers NADA Retail More than \$10,000	as low as 4.00%	60 months
New/Used Motorcycle & 4 Wheelers NADA Retail More than \$10,000	as low as 4.24%	72 months
New Motorcycle & 4 Wheeler	as low as 4.24%	60 months
Used Motorcycles & 4 Wheelers	as low as 5.24%	48 months
New Motor Home	as low as 4.75%	144 months
Used Motor Homes	as low as 5.25%	120 months
New 5th Wheel	as low as 5.24%	144 months
New Travel Trailers	as low as 5.74%	84 months
Used Travel Trailers	as low as 5.75%	60 months
New Watercraft	as low as 4.24%	60 months
New Watercraft	as low as 4.54%	84 months
New Watercraft	as low as 5.24%	120 months
Used Watercraft	as low as 4.24%	48 months
Used Watercraft	as low as 4.74%	60 months
Used Watercraft	as low as 5.24%	72 months

### OTHER LOANS

RATE NAME	APR	MAXIMUM TERM
Personal	as low as 7.99%	60 months
Personal - Small Items (Computer, Tanning Bed, Lawnmower, Furniture, etc)	as low as 4.74%	48 months
Farm Equipment	as low as 4.74%	60 months

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<b>RATE NAME</b>	<b>APR</b>	<b>MAXIMUM TERM</b>
Used Watercraft - Previous 3 Years and up (Minimum \$25,000)	as low as 6.24%	120 months
New Waverunners	as low as 4.74%	60 months
New Waverunners	as low as 5.24%	72 months
Used Waverunners	as low as 6.75%	48 months

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### CERTIFICATE SECURED

APR	MAXIMUM TERM
2% above earning rate	n/a

Effective 5/8/13

### SHARE SECURED

APR	MAXIMUM TERM
3% above earning rate	n/a

Effective 5/8/13

### DAILY ACTION SECURED

APR	MAXIMUM TERM
3% above earning rate	n/a

Effective 5/8/13

All rates and terms are subject to change without notice.

Must be a Listerhill Credit Union member to apply; All loans and credit cards subject to credit approval; Actual rate will be determined by the credit worthiness of the borrower. Other restrictions may apply. Rates are subject to change without notice. Equal Housing Lender. The annual percentage rates (APR) on adjustable-rate home loans may vary and are subject to change after consummation. A 1% origination fee is required on all home loans except home equity lines of credit. Please call a loan officer for down payment information.

**GAP Coverage** available through Listerhill.

Listerhill has partnered with **TruStage Insurance** to give our members options on **Auto, Home, & Life Insurance**.

