

CURRENT RATES: SAVINGS

APY=Annual Percentage Yield. Rates are subject to change without notice.

Rates are accurate as of **01/01/2021**.

Savings and Checking Rates

Type	Minimum	APY
Regular and Special Savings	\$200	0.10%
Basic Checking	\$0.00	0.00%
Checking Plus	\$1,000	0.10%
	\$2,500	0.15%
IRA Savings	\$0.00	0.15%
	\$1,000	0.25%
	\$5,000	0.50%
Daily Cash Account (DCA)	\$2,500	0.20%
	\$5,000	0.20%
	\$10,000	0.25%
	\$25,000	0.35%

Certificate Rates

Type	Term	Minimum	APY
VIP Certificate	3 months	\$10,000	0.15%
Certificate	6 months	\$1,000	0.20%
	12 months	\$1,000	0.25%
	18 months	\$1,000	0.30%
	30 months	\$1,000	0.35%
IRA Certificate	24 months	\$1,000	0.50%
Head Start Youth Certificate ¹	6 months	\$25	0.50%
Save to Win Certificate	12 months	\$25	0.20%

¹Available to members through high school graduation. \$1,000 maximum total deposit.

CURRENT RATES: LOANS

APR=Annual Percentage Rate. Rates shown reflect all possible discounts and are subject to change without notice. Rates are based on credit history and qualifications. Not all applicants will qualify for lowest rates. Rates are accurate as of **01/01/2021**.

New and Used Auto Loans

Model Year	Term	APR as low as
2018 – 2022	36 months	3.24%
2018 – 2022	60 months	3.49%
2018 – 2022	72 months	3.74%

2020 – 2022 (new only)	84 months	3.99%
2016 – 2017	60 months	4.09%
2012 – 2015	60 months	4.99%

Call **1-800-762-7419** or email loans@regionalfcu.org for motorcycle, boat and RV rates!

Personal Loans

Term	APR as low as
1 – 36 months	7.49%
36 – 60 months	7.99%

Visa™ Platinum Credit Cards

Card	APR
Platinum with Rewards	8.90%
Platinum Elite	10.90%
Platinum	12.90%
Platinum Basic	14.90%

Second Mortgage Loans

Term	APR as low as
5 year	4.50%
7 year	5.00%
10 year	5.50%
15 year	5.25%

Home Equity Line of Credit

Type	APR as low as
Variable rate line of credit	2.75%

Other Loans

Type	APR as low as
Open End LOC/Overdraft Loan	8.00%
Share Pledge – Regular	4.75%
Share Pledge – DCA	5.00%