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Consumer Loan Rate Schedule		Terms	Rates effective as of: September 1, 2011				
Type of Loan			5 Star 730+	4 Star 680-729	3 Star 640-679	2 Star 600-639	1 Star 599-below
New Vehicles	2009 and Newer	36 Month	2.99%	3.24%	4.99%	10.99%	13.99%
		48 Month	3.19%	3.44%	5.19%	11.19%	14.19%
		60 Month	3.49%	3.74%	5.49%	11.49%	14.49%
		72 Month	4.25%	4.50%	6.25%	n/a	n/a
		84 Month	5.50%	5.75%	7.50%	n/a	n/a
Used Vehicles	2008 to 2005	36 Month	2.99%	3.24%	4.99%	10.99%	13.99%
		48 Month	3.19%	3.44%	5.19%	11.19%	14.19%
		60 Month	3.49%	3.74%	5.49%	11.49%	14.49%
		72 Month	4.25%	4.50%	6.25%	n/a	n/a
Used Vehicles	2003 & 2004	48 Month	6.24%	6.49%	8.24%	14.24%	17.24%
	2002 and older	36 Month	8.15%	8.40%	10.15%	16.15%	17.90%
Motor Homes, Travel Trailers & Boats	To \$9,999	60 Month	6.74%	6.99%	8.74%	14.74%	17.74%
	\$10,000 to \$24,999	96 Month	5.99%	6.24%	7.99%	13.99%	16.99%
	\$25,000 and over	120 Month	6.99%	7.24%	8.99%	14.99%	17.90%
	Balloon Minimum Amount Financed \$25,000	144 month amortization 60 month balloon	6.24%	6.49%	8.24%	14.24%	17.24%
Motorcycles	To \$4,999	36 Month	7.25%	7.50%	9.25%	15.25%	17.90%
	\$5,000 to \$14,999	60 Month	5.99%	6.24%	7.99%	13.99%	16.99%
	\$15,000 and over	84 Month	6.25%	6.50%	8.25%	14.25%	17.25%
ATV, Watercraft & Snowmobiles	New	48 Month	6.99%	7.24%	8.99%	14.99%	17.90%
	Used to 2006	36 Month	7.99%	8.24%	9.99%	15.99%	17.90%
Unique Collateral		60 Month	9.90%	10.15%	11.90%	17.90%	17.90%
Personal	Fixed	Terms based on loan amount and maturity	11.90%	12.15%	13.90%	17.90%	17.90%
	Line of Credit		10.90%	11.15%	12.90%	17.90%	17.90%
Share/ Certificate Secured	Fixed	60 Month	3% above current earning rate (Minimum rate 6.00%)				

APR = Annual Percentage Rate

Rate Adjustments: Loan under \$2500 are subject to a 3.00% rate increase.

Loan Payment Example: At 3.99% APR for a 60 month term with 0% down monthly payment are calculated at \$18.43 per \$1,000 borrowed

Not all borrowers will qualify for the lowest APR of 0% down. To find out if you qualify call NHFCU at (605)347-4527

All Loans Subject to Eligibility Requirements

Rates Subject to Change Without Notice

Office Locations:
 1080 Main St, Sturgis
 504 Grant St, Belle Fourche
 134A Ryan Rd, Spearfish

Phone:
 605.347.4527
 605.892.0060
 605.722.2911



Your savings federal insured to at least \$250,000 and backed by the full faith and credit of the United States Government