Bridge Credit Union

Product Information - Effective October 2014

We are committed to our members to offer the best possible rates and terms. We continually monitor our rates and change them monthly, or as appropriate. Visit our website 24 hours a day for the most current rates at bridgecu.org.

Loan Terms and Rates

Type	Available Financed Amounts	Maximum Term	APR* As Low As
New Autos & Trucks			
2015-2014		36 Months	2.24%
		48 Months	2.24%
		60 Months	2.24%
		72 Months	3.49%
		84 Months	4.49%
Used Autos & Trucks			
2009-2013 Models		60 Months	3.24%
2009-2013 Models		72 Months	3.74%
2005-2008 Models		54 Months	4.24%
Earlier Models		48 Months	7.00%
Motorcycles & Watercraft			4.99%
Recreational Vehicles			4.99%
Home Equity Line of Credit**	Up to 80% of appraised value less mortgage balance	15 Years	Variable rate set by prime
Fixed Rate	Up to 80% of appraised value less mortgage balance	15 Years	3.99%
First Mortgage	Call 800.434.7300 for details	30 Years	Changes Daily
Personal Loan	Maximum based on member's credit and income	36 Months	10.90%
		60 Months	12.90%
Christmas Loan		24 Months	8.99%
VISA - Platinum Rewards		Open	11.90%**

Rates are based on ACH and Autopayments and are subject to change. *APR: annual percentage rate. **Fixed Rate

Projected Dividend Rates		Rate	APY*
Shares	$ 50 - $9,999	0.10%	0.10%
	$ 10,000 - over	0.20%	0.20%
Money Market	$1,000 - $9,999	0.20%	0.20%
	$10,000 - $19,999	0.30%	0.30%
	$20,000 and Over	0.40%	0.40%
Coverdell Education Certificate	$250 Minimum	1.24%	1.25%
Certificates**	$100,000 minimum / 6 Months	0.50%	0.50%
	$100,000 minimum / 12 Months	0.99%	1.00%
	$1,000 minimum / 6 Months	0.50%	0.50%
	$1,000 minimum / 12 Months	0.75%	0.75%
	$1,000 minimum / 18 Months	0.95%	0.95%
	$1,000 minimum / 24 Months	1.09%	1.10%
	$1,000 minimum / 36 Months	1.34%	1.35%
	Intro Earnings First 10 days	9.57%	10.00% (Effective APY 1.44%)
	$1,000 minimum / 48 Months	1.74%	1.75%
	Intro Earnings First 10 days	9.57%	10.00% (Effective APY 1.85%)
IRA	No Minimum	0.40%	0.40%
IRA Certificate	$5,000 Minimum/12 Months	0.75%	0.75%
Diamond Dividend Checking***	Up to 1st $1,500	9.57%****	10.00%****
	Remaining Balance	0.10%	0.10%
Christmas Club*****	$10	0.20%	0.20%

Rates are variable and subject to change. *APY: annual percentage yield. **Certificate rates are rounded to nearest .001. Certificate yields are based on dividends posted to certificate. Penalty for early withdrawal. ***Qualifed rate. Terms and conditions apply. Contact Bridge Cu for details. ****If the qualified criteria is not met APY/Rate is 0.10%. See website or call for details. *****Dividend paid at disbursement. No withdrawals until disbursement date. No dividend paid on early withdrawal.

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