

Product Information - Effective January 2015

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 48 Months 60 Months 72 Months 84 Months	2.24% 2.24% 2.24% 3.49% 4.49%
Used Autos & Trucks 2009-2013 Models 2009-2013 Models 2005-2008 Models Earlier Models Motorcycles & Watercraft Recreational Vehicles		60 Months 72 Months 54 Months 48 Months	3.24% 3.74% 4.24% 7.00% 4.99% 4.99%
Home Equity Line of Credit**	Up to 90% of appraised value less mortgage balance	15 Years	Variable rate set by prime
Fixed Rate	Up to 90% 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 60 Months	10.90% 12.90%
VISA - Platinum Rewards		Open	11.90%**

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

Projected Dividend Rates			
Type	Term & Amount Detail	Rate	APY*
Shares	\$ 50 - \$9,999 \$ 10,000 - over	0.10% 0.20%	0.10% 0.20%
Money Market	\$1,000 - \$9,999 \$10,000 - \$19,999 \$20,000 and Over	0.20% 0.30% 0.40%	0.20% 0.30% 0.40%
Coverdell Education Certificate	\$250 Minimum	1.24%	1.25%
Certificates**	\$100,000 minimum / 6 Months \$100,000 minimum / 12 Months \$1,000 minimum / 6 Months \$1,000 minimum / 12 Months \$1,000 minimum / 18 Months \$1,000 minimum / 24 Months	0.65% 0.99% 0.60% 0.85% 1.00% 1.14%	0.65% 1.00% 0.60% 0.85% 1.00% 1.15%
"Bump your rate certificate!" Second Chance Certificate	\$1,000 minimum / 12 Months \$1,000 minimum / 24 Months \$1,000 minimum / 36 Months \$1,000 minimum / 48 Months	0.80% 1.09% 1.49% 1.79%	0.80% 1.10% 1.50% 1.80%
IRA IRA Certificate	No Minimum \$1,000 minimum / 24 Months \$5,000 Minimum/12 Months	0.40% 0.75%	0.40% 0.75%
Diamond Dividend Checking***	Up to 1st \$1,500 Remaining Balance	9.57%**** 0.10%	10.00%**** 0.10%
Christmas Club*****	\$10	0.20%	0.20%

*APY: annual percentage yield. **Certificate rates are rounded to nearest .001. Certificate yields are based on dividends posted to certificate. Penalty for early withdrawal. ***Qualified rate. Terms and conditions apply. Contact Bridge Credit Union 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. Option to bump up rate (one time for certificates under 24 months and twice for certificate over 24 months) only during the initial term requires you to contact Bridge to redeem before the maturity date. Rate change option will be the rate being offered on Second Chance Share account of equal term of maturity as the original term of this share. Rates are variable and subject to change. Advertised rate and APY are offered at the credit union's discretion and may change daily. To receive the additional 0.10% APY member must be in the ConnectMORE Royal Rewards program. To receive the additional 0.25% APY members must be enrolled in the ConnectPLUS Retiree program. This credit union is federally insured by the National Credit Union Administration. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

Bridge Credit Union, Inc.

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