

## Product Information - Effective September 2017

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 [www.bridgecu.org](http://www.bridgecu.org).

| Loan Terms and Rates                                                                                                                                          |                                                    |                                                                                      |                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------|----------------------------------------------------|
| Type                                                                                                                                                          | Available Financed Amounts                         | Maximum Term                                                                         | APR* As Low As                                     |
| New Autos & Trucks<br>2016-2017                                                                                                                               |                                                    | 36 Months<br>48 Months<br>60 Months<br>72 Months<br>84 Months                        | 2.74%<br>2.74%<br>2.99%<br>4.49%<br>5.49%          |
| Used Autos & Trucks<br>2010-2016 Models<br>2010-2016 Models<br>2006-2009 Models<br>2005 & Earlier Models<br>Motorcycles & Watercraft<br>Recreational Vehicles |                                                    | 60 Months<br>72 Months<br>54 Months<br>48 Months<br>48 - 84 Months<br>48- 120 Months | 3.74%<br>4.74%<br>5.24%<br>7.50%<br>4.99%<br>4.99% |
| Home Equity<br>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                                                                             | 5.49%                                              |
| First Mortgage                                                                                                                                                | Call 800.434.7300 for details                      | 30 Years                                                                             | CHANGES DAILY                                      |
| Personal Loan                                                                                                                                                 | Maximum based on member's credit and income        | 36 Months<br>60 Months                                                               | 11.40%<br>13.40%                                   |
| Visa® Platinum Rewards Credit Card                                                                                                                            |                                                    | NA                                                                                   | 12.40%                                             |
| Visa® Platinum Cashback Credit Card                                                                                                                           |                                                    | NA                                                                                   | VARIABLE RATE<br>8.99%                             |

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

| Projected Dividend Rates                                   |                                                                                                                                                                                                                                                                                       |                                                                               |                                                                               |
|------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Type                                                       | Term & Amount Detail                                                                                                                                                                                                                                                                  | Rate                                                                          | APY*                                                                          |
| Shares                                                     | \$ 50 - \$9,999<br>\$ 10,000 - \$19,999<br>\$20,000 and Over                                                                                                                                                                                                                          | 0.05%<br>0.10%<br>0.15%                                                       | 0.05%<br>0.10%<br>0.15%                                                       |
| Money Market                                               | \$1,000 - \$9,999<br>\$10,000 - \$19,999<br>\$20,000 and Over                                                                                                                                                                                                                         | 0.20%<br>0.30%<br>0.40%                                                       | 0.20%<br>0.30%<br>0.40%                                                       |
| Coverdell Education Certificate                            | \$250 Minimum                                                                                                                                                                                                                                                                         | 1.24%                                                                         | 1.25%                                                                         |
| Certificates**                                             | \$100,000 minimum / 6 Months<br>\$100,000 minimum / 12 Months<br>\$1,000 minimum / 6 Months<br>\$1,000 minimum / 12 Months<br>\$1,000 minimum / 18 Months<br>\$1,000 minimum / 24 Months<br>\$1,000 minimum / 36 Months<br>\$1,000 minimum / 48 Months<br>\$1,000 minimum / 60 Months | 0.85%<br>1.19%<br>0.75%<br>1.09%<br>1.19%<br>1.39%<br>1.59%<br>2.18%<br>2.23% | 0.85%<br>1.20%<br>0.75%<br>1.10%<br>1.20%<br>1.40%<br>1.60%<br>2.20%<br>2.25% |
| "Bump your rate certificate!"<br>Second Chance Certificate | \$1,000 minimum / 12 Months<br>\$1,000 minimum / 24 Months<br>\$1,000 minimum / 36 Months<br>\$1,000 minimum / 48 Months<br>\$1,000 minimum / 60 Months                                                                                                                               | 0.99%<br>1.34%<br>1.54%<br>1.98%<br>2.13%                                     | 1.00%<br>1.35%<br>1.55%<br>2.00%<br>2.15%                                     |
| IRA                                                        | No Minimum                                                                                                                                                                                                                                                                            |                                                                               |                                                                               |
| IRA Certificate                                            | \$1,000 minimum / 24 Months<br>\$5,000 Minimum/12 Months                                                                                                                                                                                                                              | 0.35%<br>0.99%                                                                | 0.35%<br>1.00%                                                                |
| Diamond Dividend Checking***                               | Up to 1st \$1,500<br>Remaining Balance                                                                                                                                                                                                                                                | 9.57%****<br>0.10%                                                            | 10.00%****<br>0.10%                                                           |
| Christmas Club*****                                        | \$10                                                                                                                                                                                                                                                                                  | 0.10%                                                                         | 0.10%                                                                         |

\*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. Fees may reduce earnings. 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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