

New Century Federal Credit Union Rate Sheet

Rates are current as of January 1, 2011. Rates are subject to change without notice.

Share Certificates (CDs & IRAs)

| Minimum Balance | Term | APR | APY | Compounded |
|-----------------|----------|-------|-------|------------|
| \$1,000 | 180 Days | 0.50% | 0.50% | Quarterly |
| \$1,000 | 1 Year | 0.70% | 0.70% | Quarterly |
| \$1,000 | 2 Years | 1.00% | 1.01% | Quarterly |
| \$1,000 | 3 Years | 1.50% | 1.51% | Quarterly |
| \$1,000 | 4 Years | 2.00% | 2.02% | Quarterly |
| \$1,000 | 5 Years | 2.30% | 2.32% | Quarterly |

For all Share Certificates, a penalty may be imposed for early withdrawal.

Secured Loans

| Term | APR | Security |
|-----------------|-------|----------|
| up to 60 months | 4.74% | Shares |
| up to 60 months | 4.74% | CD |

No Fee Fixed Rate Home Equity Loans ***

| 80% LTV | APR | TERM |
|---------|-----|------------|
| 5.74% | | 60 months |
| 6.00% | | 120 months |
| 6.50% | | 180 months |

No Fee Home Equity Line of Credit (90% Loan-to-Value)

| Credit Limit | APR |
|-----------------|-----|
| up to \$250,000 | * |

To refinance an existing HE you must add a min. of 10% or incur a \$250.00 fee

*call for rates & terms

APR = Annual Percentage Rate, APY = Annual Percentage Yield

New Century FCU
1910 Ferro Drive, New Lenox, IL 60451
815.726.3440



New Auto

| Downpayment | APR |
|-------------|-------|
| 10% | 4.99% |
| 20% | 4.74% |

Used Auto

| Downpayment | APR |
|-------------|-------|
| 10% | 4.99% |
| 20% | 4.74% |

Used Cars 4 yrs. & older up to 10 yrs.

| Downpayment | APR |
|-------------|-------|
| N/A | 7.49% |

Recreational Vehicles: Boat, Motorcycle, Camper

| Downpayment | APR |
|-------------|-------|
| New | 7.24% |
| Used | 8.50% |

Personal (Signature) Loans

| Term | APR |
|-----------|--------|
| 48 months | 12.00% |

Money Market Accounts for December

| Tier Amount | Rate |
|-----------------------|-------|
| \$2,000- \$9,999.99 | 0.20% |
| \$10,000- \$74,999.99 | 0.30% |
| \$75,000 .00 + | 0.40% |

*Call for rates & terms

***Direct Deposit required

** Other terms and conditions may apply