The start to the holiday season is upon us. We wish everyone a very happy and joyous season. If you’re one of the lucky ones, we just disbursed your Holiday Club Accounts on November 1st. You should be receiving your check in the mail or it should be in your account if you just requested a transfer.

Plan ahead for next year.... open a Holiday Club Account or increase your current deposit. The simplest way is to make direct deposits. If you start with $20 each payroll, you’ll receive over $500 next year; $40 each paycheck will get you $1,000.

**PERSONAL LOANS – LAST CHANCE**

Special ends Nov. 30th.
Get 2.00 percentage points off the existing personal loan rates.

**as low as 5.00% APR¹**

based on 5 year loan term.

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¹Annual Percentage Rate, special rate is the lowest rate available on the Personal Loan. Other rates are available. Your rate is determined by your credit score. Subject to other terms, conditions and credit approval. Special rate is extended until November 30, 2018. Borrower(s) must be a member of the Credit Union.
CHECK OUT OUR DIVIDEND RATES!

1 year Share Certificate
2.273% APY¹

3 year Share Certificate
2.529% APY¹

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>RATE</th>
<th>MIN. BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>REGULAR SHARES</td>
<td>0.30% APY¹</td>
<td>$100.00</td>
</tr>
<tr>
<td>HOLIDAY CLUB</td>
<td>0.50% APY¹</td>
<td>$0.00</td>
</tr>
<tr>
<td>SECONDARY SHARES</td>
<td>0.30% APY¹</td>
<td>$0.00</td>
</tr>
<tr>
<td>1 YR SHARE CERT.</td>
<td>2.273% APY¹,²</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>3 YR SHARE CERT.</td>
<td>2.529% APY¹,²</td>
<td>$5,000.00</td>
</tr>
</tbody>
</table>

¹Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Annual Percentage Rate and frequency of compounding for an annual period. The minimum balance to earn dividends on the Regular and Secondary Shares is $100. ²Certificate rate applies to new funds from another institution. A penalty may be imposed if you withdraw funds before the maturity date. Penalty will reduce the earnings and may reduce the principal balance of the certificate.

FEDERALLY INSURED BY NCUA.

ACH ORIGINATIONS

Now you can make your loan payments from another bank or credit union using our new ACH Originations.

No need to write anymore checks. Just sign up once and you’re all set. We will debit your account at another institution and credit your loan or make a deposit here at the credit union.

Just call us or stop by to complete the necessary authorization.

Federally Insured by NCUA

NMLS #808499