



Loan Rates

Rate shown are subject to individual credit performance.

New Cars

Also included are 2020 vehicles with less than 10,000 miles and new, untitled vehicles

Year	Length of Term	As Low As
2020	36 months	3.99%
2020	48 months	4.19%
2020	60 months	4.29%
2020	72 months	4.49%

Used Cars

Loan amount is retail value or high/low value found in Redbook

Year	Length of Term	As Low As
20-17	48 months	3.99%
20-17	60 months	4.29%
20-17	72 months	4.49%
16-15	48 months	4.29%
16-15	60 months	4.49%
14-13	48 months	4.99%
14-13	60 months	5.19%
12-11	36 months	6.99%
12-11	48 months	7.99%
10-04	36 months	7.49%
10-04	48 months	7.99%

Boats-Campers-Trailers-Motorcycles-Motor Homes

Year	Length of Term	As Low As
New	36months	5.79%
New	48months	5.89%
New	60months	5.99%

Used Boats-Campers-Trailers-Motorcycles-Motor Homes

Year	Length of Term	As Low As
20-17	36months	5.99%
20-17	48 months	6.09%
20-17	60months	6.09%
16-15	48months	6.49%
16-15	60months	6.59%
14-13	36months	7.39%
14-13	48 months	7.49%

Secured (Non-Titled)

Months	Interest Rate	Per \$1,000
Up to 36 months	8.90%*	\$31.76
Up to 36 months	9.90%	\$32.22

*with Christmas Club, Vacation Club or IRA account

Home Equity Loans

Years	Interest Rate
5 Year Fixed Rate	Prime*
10 Year Fixed Rate	Prime*+1/2%
15 Year Line of Credit	Prime**-1/4%

*Prime as of date of application; minimum rate 5.0%; maximum rate 18.0%

**Prime as of April 15 and October 15

Share Secured Loan

Months	Interest Rate
12 months	4.35%
Up to 24 months	4.60%
Up to 36 months	4.70%
Up to 48 months	4.80%
Up to 60 months	4.85%
Up to 72 months	4.95%
Up to 84 months	5.05%
Up to 96 months	5.15%
Up to 120 months	5.25%

Signature/Open-End Line of Credit-15.90%

Visa Classic Card-12.75%

Accounts Available

As of September 30, 2020

Share Accounts

Name of Account	APY*	Minimum Balance to obtain APY
Share Savings	0.01%	\$300.00
Christmas Club Account	0.01%	\$25.00
Vacation Club Account	0.01%	\$300.00
Kid's Club	0.01%	\$100.00
IRA	0.11%	\$500.00

Dividend rates may change after the account is opened. Dividends on share accounts are established quarterly at a rate determined by the GHFCU Board of Directors. Dividends are computed on a daily balance and paid quarterly for those days in which the minimum balance is in your account. Fees may reduce earnings.

Share Certificates

Name of Account	APY*	Minimum Balance to obtain APY
12 Month Share Certificate	0.11%	\$1,000.00
12 Month Share Certificate	0.21%	\$50,000.00
18 Month IRA Share Certificate	0.11%	\$1,000.00

There is a substantial penalty for early withdrawal.

*APY = Annual Percentage Yield