



United Bay Community Credit Union - Rates

All rates are effective as of **3/5/2010** at 12:01 a.m. EST and are subject to change without prior notice.

Savings/Share Account and Club Rates

Account Type	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
Regular Share Minimum balance of \$5.00 required Interest is compounded and paid quarterly	0.30%	0.30%
Escrow Account Minimum balance required to earn stated APY is \$5.00 Interest is compounded and paid quarterly	0.50%	0.50%
Insured Money Manager Accounts (IMMA) Minimum balance of \$1,500.00 required Interest is compounded and paid monthly	0.75%	0.75%
Christmas Club Minimum balance required to earn stated APY is \$5.00 Interest is compounded and paid annually	0.50%	0.50%
Vacation Club Minimum balance required to earn stated APY is \$5.00 Interest is compounded and paid quarterly	0.50%	0.50%
Moola Moola & CUSucceed Club Minimum balance required to earn stated APY is \$5.00 Interest is compounded and paid quarterly	0.50%	0.50%
IRA Savings Account Minimum balance required to earn stated APY is \$5.00 Interest is compounded and paid quarterly	0.75%	0.75%

Credit Card Rates

Rates for our no annual fee credit card program. *Experian/Fair Issac Risk Model Credit Score determines which rate you qualify for.

Type of Credit Card	Annual Percentage Rate (APR)*
VISA® Platinum	8.96*

Share Certificate Interest Rates & IRA Share Certificate Interest Rates

All certificates are subject to a required minimum deposit of \$500.00, a penalty will be imposed for early withdrawal, and interest is compounded and paid monthly, unless otherwise noted.

Length of Certificate	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
3 Months	0.499%	0.50%
6 Months	0.698%	0.70%
Youth 6 Months*	1.489%	1.50%
12 Months	1.193%	1.20%
18 Months	1.292%	1.30%
24 Months	1.784%	1.80%
30 Months	1.980%	2.00%
36 Months	2.225%	2.25%
48 Months	2.469%	2.50%
60 Months	2.713%	2.75%
Jumbo	<i>Contact CU for Rate Information</i>	

*Check our web site (www.ubccu.org) for special requirements on the Youth Certifications

Vehicle Loan Rates

Rates for New, Used and Refinanced Cars, Motorcycles, Trucks, Vans and Classic Car Loans. *Experian/Fair Issac Risk Model Credit Score determines which rate you qualify for.

Model Year of Vehicle	Maximum Length of Loan	Annual Percentage Rate (APR)*
2010	Up to 72 months	4.50%
2009	Up to 60 months	4.50%
2008 – 2007	Up to 54 months	4.50%
2006 – 2004	Up to 48 months	4.50%
2003 – 2002	Up to 36 months	4.50%
2001 – older	Up to 30 months	4.50%

Lincoln Branch
 1309 N. Lincoln Avenue
 Bay City, MI 48708
 (989) 892-4597

Euclid Branch
 3939 N. Euclid Avenue
 Bay City, MI 48650
 (989) 892-4597

Pinconning Branch
 205 S. Mable Street
 Pinconning, MI 48650
 (989) 879-1470

www.ubccu.org
 1-800-YOUR-OWN
 PAL: 1-866-487-7717

Sport Vehicle Loan Rates

Rates for New, Used and Refinanced Snowmobiles, Personal Watercraft and All Terrain Vehicle Loans. *Experian/Fair Issac Risk Model Credit Score determines which rate you qualify for.

Maximum Length of Loan	Annual Percentage Rate (APR)*
Up to 60 months	4.50%
61 to 120 months	6.50%

Recreation Vehicle Loan Rates

Rates for New, Used and Refinanced Motorcycles and RV Loans. *Experian/Fair Issac Risk Model Credit Score determines which rate you qualify for.

Maximum Length of Loan	Annual Percentage Rate (APR)*
Up to 60 months	4.50%
61 to 120 months	6.50%

Miscellaneous Loan Rates

Rates for Signature Loans. *Experian/Fair Issac Risk Model Credit Score determines which rate you qualify for.

Maximum Length of Loan	Annual Percentage Rate (APR)*
Up to 60 months	9.50%

Student Loan Rates

Rates for student loans. Maximum per grade level of \$2,500.00. *Experian/Fair Issac Risk Model Credit Score determines which rate you qualify for.

Type of Student Loan	Maximum Length of Loan	Annual Percentage Rate (APR)*
Parent-Student Loan	Up to 36 months	9.50%

UBCCU has partnered with Nelnet to offer robust student loans. Check our website at <http://www.ubccu.org> for more information.

Mortgage Rates

UBCCU has partnered with United Bay Area Mortgage to offer an extensive menu of products and services. Check our website at <http://www.ubccu.org> for more information.

Home Equity Loan Rates

*Experian/Fair Issac Risk Model Credit Score determines which rate you qualify for.

Type of Loan	Annual Percentage Rate (APR)*
Home Equity Line of Credit Variable rate – up to 20 year amortization	As low as New York Prime Minus 1% (-) @ 80% LTV Interest rate floor 6% - ceiling 18% Maximum annual interest rate increase = 2%
Home Equity Line of Credit Variable rate – up to 20 year amortization	As low as New York Prime @ 90% LTV Interest rate floor 6% - ceiling 18% Maximum annual interest rate increase = 2%
Home Equity Fixed 10 Year	As low as New York Prime @ 80% LTV Interest rate floor 6% - ceiling 18% Maximum annual interest rate increase = 2%
Home Equity Fixed 10 Year	As low as New York Prime @ 90% LTV Interest rate floor 6% - ceiling 18% Maximum annual interest rate increase = 2%

Mobile Home Loan Rates

Rate for New and Used Mobile Home Loans. *Experian/Fair Issac Risk Model Credit Score determines which rate you qualify for.

Type of Loan	Annual Percentage Rate (APR)*
Up To 60 months for 2005-2010 models	4.50%
61 To 120 months for 2005-2010 models	6.50%