



United Bay Community Credit Union - Rates

All rates are effective as of **1/30/2012** at 12:01 a.m. EST and are subject to change without prior notice.

Savings/Share Account and Club Rates

Average daily balance is used to determine Savings/Share rates tiers.

Account Type	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
Regular Share		
Minimum balance of \$5.00 required. Interest is compounded and paid quarterly		
Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%
Escrow Account		
Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid quarterly		
Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%
Insured Money Manager Accounts (IMMA)		
Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid monthly		
Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 to \$5,000.99	0.20%	0.20%
Balance of \$5,001.00 to \$15,000.99	0.25%	0.25%
Balance of \$15,001.00 to \$25,000.99	0.30%	0.30%
Balance of \$25,001.00 to \$50,000.99	0.35%	0.35%
Balance of \$50,001.00 and over	0.40%	0.40%
Christmas Club		
Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid annually		
Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%
Vacation Club		
Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid quarterly		
Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%

Balance of \$1,501.00 and over	0.15%	0.15%
Moola Moola & CUSucceed Club		
Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid quarterly		
Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%
IRA Savings Account		
Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid quarterly		
Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%

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	0.200%	0.20%
6 Months	0.399%	0.40%
Youth 6 Months*	0.747%	0.75%
12 Months	0.499%	0.50%
18 Months	0.598%	0.60%
24 Months	0.797%	0.80%
30 Months	0.896%	0.90%
36 Months	1.094%	1.10%
48 Months	1.292%	1.30%
60 Months	1.489%	1.50%
Jumbo	<i>Contact CU for Rate Information</i>	

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

Mortgage Rates

Please call the Credit Union for information regarding mortgage rates.

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

Euclid Branch
3939 N. Euclid Avenue
Bay City, MI 48706
(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

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)*
2012	Up to 72 months	As low as 3.25%
2011 – 2010	Up to 60 months	As low as 3.25%
2009 – 2008	Up to 54 months	As low as 3.25%
2007 – 2006	Up to 48 months	As low as 3.25%
2005 – 2004	Up to 36 months	As low as 3.25%
2003 & older	Up to 30 months	As low as 3.25%

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 72 months	As low as 3.25%
73 to 120 months	As low as 4.75%

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 72 months	As low as 3.25%
73 to 120 months	As low as 4.75%

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	As low as 9.50%

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

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*

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 Fixed 10 Year	As low as New York Prime @ 80% 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 2007-2011 models	As low as 3.25%
61 To 120 months for 2007-2011 models	As low as 4.75%

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 42 months	As low as 9.50%