



# United Bay Community Credit Union - Rates

All rates effective as of: April 1, 2018,  
and are subject to change without prior notice.

## SAVINGS/SHARE ACCOUNT CLUB RATES

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

Account Type	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
<b>Regular Share</b> Minimum balance of \$5.00 required. Interest is compounded and paid quarterly.	0.02%	0.02%
<b>Escrow Account</b> Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid quarterly.	0.02%	0.02%
<b>Insured Money Manager Account (IMMA)</b> Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid monthly.		
Balance of \$0.00 to \$50,000.99	0.02%	0.02%
Balance of \$50,001 and over	0.05%	0.05%
<b>Christmas Club</b> Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid quarterly.	0.02%	0.02%
<b>Vacation Club</b> Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid quarterly.	0.02%	0.02%
<b>Moola Moola &amp; CUSucceed Club</b> Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid quarterly.	0.02%	0.02%
<b>IRA Savings Account</b> Minimum balance required to earn stated APY is \$5.00. Interest is compounded and paid quarterly.	0.02%	0.02%

## 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. Interest is compounded and paid monthly, unless otherwise noted.

Length of Certificate	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
<b>3 Months</b>	0.020%	0.020%
<b>6 Months</b>	0.020%	0.020%
<b>Youth 6 Months*</b>	0.499%	0.500%
<b>12 Months</b>	0.050%	0.050%
<b>18 Months</b>	0.100%	0.100%
<b>24 Months</b>	0.100%	0.100%
<b>30 Months</b>	0.100%	0.100%
<b>36 Months</b>	0.150%	0.150%
<b>48 Months</b>	0.200%	0.200%
<b>60 Months</b>	0.490%	0.500%

\*Check our website ([www.ubccu.org](http://www.ubccu.org)) for special requirements on the Youth Certificates.

## VEHICLE LOAN RATES

Rates for New, Used and Refinanced Cars, Street Legal Motorcycles, Trucks, Vans and Classic Car Loans. \*Experian/Fair Isaac Model Credit Score, term of loan, vehicle value, and loan amount are used to determine which rate you qualify for. Rates, terms, and conditions vary based on credit score, qualifications, and value. All loans are subject to approval and rates are subject to change without notice.

Maximum Length of Loan*	Annual Percentage Rate (APR)* as low as	Requirements
<b>Up to 60 months</b>	As low as 2.25%	
<b>Up to 72 months</b>	As low as 2.75%	\$10,000 or greater
<b>Up to 84 months</b>	As low as 3.50%	\$20,000 or greater
<b>Up to 96 months</b>	As low as 3.75%	\$30,000 or greater
<b>Up to 108 months</b>	As low as 4.00%	\$30,000 or greater
<b>Up to 120 months</b>	As low as 4.25%	\$30,000 or greater

## RECREATIONAL VEHICLE LOAN RATES

Rates for New, Used and Refinanced Boats, Motor Homes, Fifth Wheel and Travel Trailers. \*Experian/Fair Isaac Model Credit Score, term of loan, vehicle value, and loan amount are used to determine which rate you qualify for. Rates, terms, and conditions vary based on credit score, qualifications, and value. All loans are subject to approval and rates are subject to change without notice.

Maximum Length of Loan*	Annual Percentage Rate (APR)* as low as	Requirements
<b>Up to 60 months</b>	As low as 2.75%	
<b>Up to 72 months</b>	As low as 3.25%	
<b>Up to 84 months</b>	As low as 4.00%	
<b>5 Year Balloon, Up to 120 months</b>	As low as 4.25%	\$15,000 or greater
<b>Up to 120 months</b>	As low as 4.75%	\$15,000 or greater
<b>5 Year Balloon, Up to 180 months</b>	As low as 4.50%	\$20,000 or greater
<b>Up to 180 months</b>	As low as 5.00%	\$20,000 or greater

## SPORT & RECREATIONAL VEHICLE LOAN RATES

Rates for New, used and Refinanced Utility Vehicles/Trailers, Truck/Tend Campers, Snowmobiles, Lawn Tractors, Off-Road Motorcycles, Personal Watercraft and All-Terrain Vehicle Loans. \*Experian/Fair Isaac Model Credit Score, Term of Loan, Vehicle value, and loan amount are used to determine which rate you qualify for. Rates, terms, and conditions vary based on credit score, qualifications, and value. All loans are subject to approval and rates are subject to change without notice.

Maximum Length of Loan*	Annual Percentage Rate (APR)* as low as	Requirements
<b>Up to 48 months</b>	As low as 3.49%	
<b>Up to 60 months</b>	As low as 3.75%	
<b>Up to 72 months</b>	As low as 4.25%	\$6,000 or greater
<b>Up to 84 months</b>	As low as 5.00%	\$10,000 or greater





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## UNSECURED LOAN RATES

Rates for Signature and Uncollateralized Loans. \*Experian/Fair Isaac Model Credit Score and Term of Loan are used to determine which rate you qualify for. Over 50% of loan amount must be new money.

Maximum Length of Loan*	Annual Percentage Rate (APR)* as low as	Requirements
Up to 48 months	As low as 8.49%	
Up to 60 months	As low as 8.74%	
Up to 72 months	As low as 9.24%	\$10,000 or greater
Up to 84 months	As low as 9.99%	\$15,000 or greater

## CREDIT CARD RATES

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

Type of Card	Annual Percentage Rate (APR)*
Visa® Platinum	As low as 8.96%

## MORTGAGE RATES

**Please call the Credit Union for information regarding mortgage rates.**

## HOME EQUITY LOAN RATES

\*Your credit score determines which rate you qualify for.

Type of Loan	Annual Percentage Rate (APR)*
Home Equity Line of Credit Variable rate	As low as Prime
Home Equity 10 Year Term Fixed rate	As low as Prime+1.00%
Home Equity 15 Year Term Fixed rate	As low as Prime+1.49%

**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

**Mattawan Branch**  
52800 N. Main Street  
Mattawan, MI 49071  
(269) 668-6336

**Portage Branch**  
233 W. Centre Avenue  
Portage, MI 49024  
(269) 381-0336

