

Savings Rates As Of JUL, 2010

Regular Share Account		
	Dividend Rate	APY
\$50.00* and over	0.25%	0.25%
*\$50.00 minimum deposit is required to open your account and prior to application for any additional services. Account subject to minimum balance requirements. \$50.00 balance required to avoid \$10.00 low balance fee. Fees may reduce earnings on the account.		
Money Market Accounts (\$1,000 min)		
\$1,000.00 - \$5,000.00	.35%	.35%
\$5,000.01 - \$50,000.00	.35%	.35%
\$50,000.01 - \$99,999.99	.50%	.50% Rate method is step, based on compound daily
Holiday Club	.25%	.25%
Vacation Club	.25%	.25%
IRA Share	.25%	.25%
IRA Certificates (\$1,000 min)		
	Dividend Rate	APY
6 months	.50%	.50%
1 year	.75%	.75%
2 years	1.00%	1.00%
Share Certificates (\$1,000 min)		
6 months	.50%	.50%
12 months	.75%	.75%
24 months	1.00%	1.00%

*APY = Annual Percentage Yield

Share dividends are compounded daily and paid quarterly. Share Certificate dividends are compounded daily and paid at maturity. Savings rates subject to change without notice.

Consumer Loan Rates Effective JUL, 2010

AUTOMOBILE/MOTORCYCLE LOANS	
Fixed Rates; 100% Financing available	
New Car Loan 1-36 months	5.50% APR
New Car Loan 37-72 months	5.75% APR
Used Car Loan 1-36 months	5.50% APR
Used Car Loan 37-60 months	5.75% APR
*Note: New Car Loans over \$20,000 are eligible for 72 months. Used Autos 1-3 years are eligible for 60 months; 4-6 years old are eligible for up to 48 months. Older autos are eligible for personal loan rates and terms.	
PERSONAL LOANS	
1-24 months	11.00% APR
25-36 months	11.50% APR
37-48 months	12.00% APR
49-60 months and Add-ons to SPFCU loans	14.00% APR
Share secured loans – 4% plus current share rate paid. Currently	4.25% APR

Consumer Loan rates subject to change without notice.

APR=Annual Percentage Rate

Mortgage Loan Rates Effective JUL, 2010

Mortgage Rates		
Rates provided by MORTGAGE MARKET CUSO, SPFCU's Mortgage Lending Partner. Call 203-786-5885 for the most accurate rate information based on your mortgage lending needs.		
Home Equity Loan Rates		NO FEES!!
2nd Mortgage	5.49 % APR* fixed	5 year term
2nd Mortgage	5.99% APR* fixed	10 year term
*Rates above are based on borrowing 80% of equity in home. Rates subject to change without notice. Proof of homeowners insurance is required for all Home Equity products. Home Equity financing available on CT owner-occupied properties only.		
Home Equity Line of Credit Rates **		NO FEES!
Rate is Prime Rate		
Line is available to draw for 10 years plus additional 10 years for repayment.		

*Mortgage and Home Equity rates subject to change without notice. * Rate above is based on borrowing 75% of equity in home. ** The annual percentage rate (APR) will not go below 4% at any time during the term of the loan. The maximum lifetime ceiling APR is 18%.*

APR=Annual Percentage Rate
