


Loan Rates

New Vehicles (2007-2008)	10% Down	Retail
36 months	4.94% APR*	5.19% APR
48 months	4.94% APR*	5.19% APR
60 months	4.94% APR*	5.19% APR
66 months	5.44% APR	5.64% APR
72 months	5.74% APR	6.00% APR
Used Vehicles (2005-2006)	Wholesale	Retail
48 months	5.19% APR	5.69% APR
60 months	5.44% APR	6.94% APR
66 months	-	-
Used Vehicles (2001-2004)	Wholesale	Retail
48 months	5.94% APR	6.44% APR
60 months	6.19% APR	6.69% APR
Used Vehicles (2000-Older)	Wholesale	
36 months	6.89% APR	
Unsecured Loans		
12 months		10.00% APR
24 months		12.00% APR
36 months		12.99% APR
48 months		15.00% APR
Christmas Loan		8.00%/8.50% APR
Open End/Overdraft		
Overdraft Protection		12.99% APR
Campers/Consumer Goods	20% Down	0% Down
New - 36 month	6.75% APR	7.75% APR
New - 48 months	7.75% APR	8.75% APR
Used - 24 months	7.50% APR	8.25% APR
Used - 36 months	7.50% APR	8.25% APR
Motor Home	10% Down	
New - 84 months	7.50% APR	84-180 mos
1-2 yrs old - 96 months	7.50% APR	84-180 mos
3-4 yrs old - 84 months	8.00% APR	84-180 mos
5 yr and older - 72 months	9.00% APR	60 mos max
Boats	20% Down	0% Down
New - 60 months	6.25% APR	6.75% APR
New - 84 months	7.00%	
	20% Down	Trade
Used - 48 months	6.25% APR	6.75% APR
Home Equity		
3 yr balloon		
5 yr balloon		
7 yr balloon		
Fixed Rate		7.50% APR
Credit Cards		
MasterCard		12.90% APR

Deposit Rates



CD	Effective: 10/09/2008
3 MO.	2.38% APY* 2.40%
6 MO.	2.67% APY 2.70%
12 MO	2.67% APY 2.70%
18 MO.	-
24 MO.	3.16% APY 3.20%
Specials	Effective: 10/09/2008
7 MO.	3.06% APY 3.10%
9 MO.	-
10 MO	-
15 MO.	3.36% APY 3.40%
18 MO.	-
Jumbo C D	Effective: 10/09/2008
7 MO	3.06% APY 3.10%
9 MO	-
10 MO	-
15 MO	3.46% APY 3.50%
18 MO	-
25 MO	-
27 MO	-
37 MO	-
39 MO	-
42 MO	-
Share Dividends	Effective: 10/09/2008
1st \$4,999	0.50% APY .50%
\$5,000-\$9,999	0.70% APY .75%
Over \$10,000	0.75% APY .75%
Share Drafts	
IRA	Effective: 10/09/2008
S5 IRA	
\$0 - \$99.99	.75% APY .75%
100 - \$4,999.99	1.00% APY 1.0%
\$5,000.00 - \$9,999.99	1.25% APY 1.25%
\$10,000 - Up	1.75% APY 1.75%

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* Annual Percentage Rate. Rates subject to change

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Proud to Serve the Employees and Families of
MidAmerican Energy

Your Local Credit Union

Serving Our Members for Over 73 Years

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THE CREDIT UNION ADVANTAGE

- Share Accounts
- Christmas Club Accounts
- Vacation Club Account
- Share Draft (Checking)
- Payroll Deduction
- Direct Deposit
- Certificates (CD)
- Individual Retirement Accounts (IRA)
- Vehicle Loans
 - New
 - Used
- Home Equity Loans
- Overdraft Protection
- Personal Loans
- Debit Card
- Master Card