



PERSONAL ACCOUNTS

CHECKING

Money Builders Checking	APY*
(\$2,500 minimum balance)	
\$0 to \$2,499.99	0.00%
\$2,500 to \$4,999.99	0.05%
\$5,000 to \$9,999.99	0.05%
\$10,000 or more	0.10%

SAVINGS

Share Savings	APY*
(\$300 minimum balance)	
\$0 to 299.99	0.00%
\$300 or more	0.10%

Minor Share Savings	APY*
Under 18-years old (\$5 minimum balance)	
\$0 to \$4.99	0.00%
\$5 or more	0.10%

Money Market Savings	APY*
(\$2,500 minimum balance)	
\$0 to \$2,499.99	0.00%
\$2,500 to \$9,999.99	0.20%
\$10,000 to \$49,999.99	0.30%
\$50,000 or more	0.50%

SPECIAL SHARE CERTIFICATES

20-Month Special	APY**
\$5000 to \$9,999.99	1.50%
\$10,000 to \$49,999.99	1.50%
\$50,000 to \$99,999.99	1.50%
\$100,000 or more	1.50%

REGULAR SHARE CERTIFICATES

6-Month	APY**	12-Month	APY**
\$1000 to \$9,999.99	0.15%	\$1000 to \$9,999.99	0.30%
\$10,000 to \$49,999.99	0.15%	\$10,000 to \$49,999.99	0.35%
\$50,000 to \$99,999.99	0.30%	\$50,000 to \$99,999.99	0.60%
\$100,000 or more	0.30%	\$100,000 or more	0.60%

24-Month	APY**	48-Month	APY**
\$1000 to \$9,999.99	0.65%	\$1000 to \$9,999.99	1.65%
\$10,000 to \$49,999.99	0.90%	\$10,000 to \$49,999.99	1.90%
\$50,000 to \$99,999.99	1.15%	\$50,000 to \$99,999.99	2.15%
\$100,000 or more	1.15%	\$100,000 or more	2.15%

60-Month	APY**
\$1000 to \$9,999.99	2.00%
\$10,000 to \$49,999.99	2.25%
\$50,000 to \$99,999.99	2.50%
\$100,000 or more	2.50%

IRA ACCOUNTS

SAVINGS

IRA Savings	APY*
(Roth, Educational, & Regular IRA savings)	
(\$100 minimum balance)	
\$0 to \$99.99	0.00%
\$100 to \$9,999.99	0.15%
\$10,000 or more	0.30%

IRA SHARE CERTIFICATES

12-Month	APY**	24-Month	APY**
\$1000 to \$9,999.99	0.25%	\$1000 to \$9,999.99	0.60%
\$10,000 to \$49,999.99	0.30%	\$10,000 to \$49,999.99	0.85%
\$50,000 to \$99,999.99	0.55%	\$50,000 to \$99,999.99	1.10%
\$100,000 or more	0.55%	\$100,000 or more	1.10%

48-Month	APY**	60-Month	APY**
\$1000 to \$9,999.99	1.60%	\$1000 to \$9,999.99	1.95%
\$10,000 to \$49,999.99	1.85%	\$10,000 to \$49,999.99	2.20%
\$50,000 to \$99,999.99	2.10%	\$50,000 to \$99,999.99	2.50%
\$100,000 or more	2.10%	\$100,000 or more	2.50%

*APY = Annual Percentage Yield. Rates are subject to change. **APY = Annual Percentage Yield. Rates are subject to change. A penalty may be imposed for early withdrawal. Some restrictions apply.

BTCU is federally insured by the NCUA



LOANS

LICENSED CAR & TRUCK LOANS

Model Year 2010-2009	APR***	Model Year 2008-2007	APR***	Model Year 2006-2003	APR***
Up to 48 months as low as	4.00%	0-48 months as low as	4.25%	Up to 48 months as low as	5.50%
49-60 months as low as	4.25%	49-60 months as low as	4.50%		
61-84 months as low as	4.75%	61-84 months as low as	5.00%		

(72 months or more values over \$30,000 only)

LICENSED BOAT & MOTORCYCLE LOANS

Model Year 2010-2009	APR***	Model Year 2008-2007	APR***	Model Year 2006-2003	APR***
Up to 48 months as low as	5.50%	Up to 48 months as low as	5.75%	Up to 48 months as low as	6.25%
49-60 months as low as	5.75%	49-60 months as low as	6.00%		
61-84 months as low as	6.25%	61-84 months as low as	6.50%		

(72 months or more values over \$30,000 only)

PERSONAL RECREATIONAL VEHICLE LOANS

Model Year 2010-2006	APR***
Up to 60 months as low as	7.50%

UNSECURED LOANS

Installment Loan	APR***	Line of Credit	APR***	Visa Gold Card	APR***
Up to 60 months as low as	8.50%	(Use for overdraft protection)	8.00%	(\$2,000-\$15,000)	10.75%

FIXED HOME EQUITY LOANS

Loan-to-Value Up to 80%	APR***
60 Months as low as	6.00%
84 Months as low as	6.25%
120 Months as low as	6.50%
180 Months as low as	7.00%
240 Months as low as	7.50%

VARIABLE HOME EQUITY LINE OF CREDIT

Loan-to-Value Up to 80%	APR***
rates starting at	4.00%

***APR = Annual Percentage Rate. Rates and terms subject to change. Actual rate based on applicant's payment and credit history.

Equal Housing Lender.