

**STRONG. STABLE. SERVICE DRIVEN. FOR MORE THAN 70 YEARS!**

## Investments and Savings



IRAs <i>Minimum Deposit \$500</i>	RATE	APY**
6 Month .....	1.05%	1.05%
12 Month .....	1.15%	1.16%
24 Month .....	1.20%	1.21%
36 Month .....	1.45%	1.46%

Call for Details on Premium IRA Rates

Regular CDs <i>Minimum Deposit \$250</i>	RATE	APY**
3 Month .....	.80%	.80%
6 Month .....	1.05%	1.05%
12 Month .....	1.15%	1.16%
18 Month .....	1.20%	1.21%
24 Month .....	1.20%	1.21%
30 Month .....	1.25%	1.26%
36 Month .....	1.30%	1.31%

Premium CDs <i>Minimum Deposit \$10,000</i>	RATE	APY**
3 Month .....	.80%	.80%
6 Month .....	1.20%	1.20%
12 Month .....	1.40%	1.41%
18 Month .....	1.45%	1.46%
24 Month .....	1.50%	1.51%
30 Month .....	1.60%	1.61%
36 Month .....	1.65%	1.66%

Money Market Accounts	RATE	APY**
\$1000 Minimum .....	0.50%	0.50%

Call for Details on Premium Money Market Account.  
(\$2,500 Minimum, Free Checks)

Regular Savings Accounts (Average daily balances)	RATE	APY**
Under \$250 .....	0%	0%
\$250 to \$9,999.99 .....	0.15%	0.15%
\$10,000 & Up .....	0.25%	0.25%

Holiday & Vacation Club Accounts (Average daily balances)	RATE	APY**
\$0 - \$99 .....	0%	0%
\$100 & Up .....	0.15%	0.15%

## Checking Accounts



Visa Check Card Accounts (Average daily balances)	RATE	APY**
Up to \$5,000 .....	0.15%	0.15%
Over \$5,000 .....	0.25%	0.25%

Health Savings Accounts	RATE	APY**
Visa Check Card (Average daily balances)		
Up to \$5,000 .....	0.15%	0.15%
Over \$5,000 .....	0.25%	0.25%

Share Draft Checking Accounts (Average daily balances)	RATE	APY**
Under \$500 .....	0%	0%
\$500 to \$5,000 .....	0.10%	0.10%
Over \$5,000 .....	0.25%	0.25%

\*\*APY = Annual Percentage Yield

## New & Preowned Car Loans



### New Cars & Trucks

UP TO A MAXIMUM 72 MONTHS

	APR***
20% Down .....	5.00-8.25%
10% Down .....	6.24-9.24%
0% Down .....	8.74-11.49%

### Preowned Cars & Trucks

Year	Months	NADA LOAN VALUE	APR***
2009 .....	72	5.00-8.25%	
2008 .....	72		
2007 .....	72		
2006 .....	60	OVER LOAN VALUE	8.74-11.49%
2005 .....	60		
2004 .....	60		
2003 .....	48		

**AS LOW AS 3.75% IF YOU QUALIFY**

## Visa



ATM & VISA CHECK CARDS AVAILABLE

Call for information.

## Home Loans



### Home Equity

Balance Under \$50,000 .....	Prime + 1%*
Balance \$50,000 & Over .....	Prime*

(Only in NC, VA, GA, SC, IL and TN) (\*or 5%, whichever is higher)

### We Offer First Home Mortgages!

30 Year & 15 Year Fixed Rates. Call Vi Smith at 336-519-7646

## Signature Loans



\$500 - \$2000 .....	13.25-17.25%
Over \$2000, if repaid in:	
1yr or less .....	9.75-13.75%
3yrs or less .....	10.75-14.75%
3yrs or more .....	11.75-15.75%

## Preferred Rate

RECEIVE A DISCOUNT OF .25% ON YOUR ANNUAL PERCENTAGE RATE (APR) IF YOU MAKE PAYMENTS THROUGH PAYROLL DEDUCTION, OR PADS.  
(Excludes Home Equities and Mortgages)

## Have Lots of Change? We Make It Easy!

Bring us your loose coins. We will count it for you. No need to wrap or sort them yourself.

(Please make sure no foreign objects are included that may cause damage to our coin machine)



\*\*\*APR = Annual Percentage Rate

IF YOU ARE NOT A MEMBER OF HBCU, PLEASE CALL US AT 1-888-222-7528 TO FIND OUT HOW TO BECOME ONE TODAY!

Museum Drive Office / 5995 Museum Drive, Winston-Salem, NC 27105 / (336) 519-7528 / (888) 222-7528

Harvey Street Office / 301 Harvey Street, Winston-Salem, NC 27103