

CONSUMER LOAN RATE COMPARISON

This information is accurate as of February 23, 2021.



New and Used Autos	Community 1st Credit Union		Nishna Valley Credit Union	
	Loan Type	Term	APR*	Term
2020 New Auto	72 months	2.99%	72 months	3.45%
	Sample Payment: 2.99% APR for 72 months, payment will be \$15.19 per \$1000.00 financed.		Sample Payment: 3.45% APR for 72 months, payment will be \$15.40 per \$1000.00 financed.	
2017 Used Auto	60 months	2.99%	60 months	4.49%
	Sample Payment: 2.99% APR for 60 months, payment will be \$17.96 per \$1000.00 financed.		Sample Payment: 4.49% APR for 60 months, payment will be \$18.64 per \$1000.00 financed.	

New and Used Motorcycles	Community 1st Credit Union		Nishna Valley Credit Union	
	Loan Type	Term	APR*	Term
2020 New Motorcycle	60 months	2.69%	60 months	5.84%
	Sample Payment: 2.69% APR for 60 months, payment will be \$17.83 per \$1000.00 financed.		Sample Payment: 5.84% APR for 60 months, payment will be \$19.26 per \$1000.00 financed.	
2014 Used Motorcycle	60 months	3.89%	60 months	6.84%
	Sample Payment: 3.89% APR for 60 months, payment will be \$18.37 per \$1000.00 financed.		Sample Payment: 6.84% APR for 60 months, payment will be \$19.73 per \$1000.00 financed.	

New and Used Boats or RVs	Community 1st Credit Union		Nishna Valley Credit Union	
	Loan Type	Term	APR*	Term
2020 New Boat	120 months	6.49%	120 months	11.99%
	Sample Payment: 6.49% APR for 120 months, payment will be \$11.35 per \$1000.00 financed.		Sample Payment: 11.99% APR for 120 months, payment will be \$14.34 per \$1000.00 financed.	
2011 Used Boat	84 months	8.24%	84 months	12.74%
	Sample Payment: 8.24% APR for 84 months, payment will be \$15.71 per \$1000.00 financed.		Sample Payment: 12.74% APR for 84 months, payment will be \$18.05 per \$1000.00 financed.	

CONSUMER LOAN RATE COMPARISON (continued)



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Powersports & Equipment	Community 1st Credit Union		Nishna Valley Credit Union	
Loan Type	Term	APR*	Term	APR*
2020 ATV	60 months	5.49%	60 months	5.84%
	Sample Payment: 5.49% APR for 60 months, payment will be \$19.10 per \$1000.00 financed.		Sample Payment: 5.84% APR for 60 months, payment will be \$19.26 per \$1000.00 financed.	
2014 ATV	60 months	6.49%	60 months	6.84%
	Sample Payment: 6.49% APR for 60 months, payment will be \$19.56 per \$1000.00 financed.		Sample Payment: 6.84% APR for 60 months, payment will be \$19.73 per \$1000.00 financed.	

Unsecured	Community 1st Credit Union		Nishna Valley Credit Union	
Loan Type	Term	APR*	Term	APR*
Unsecured up to \$3000	36 months	9.24%	36 months	14.50%
	Sample Payment: 9.24% APR for 36 months, payment will be \$31.91 per \$1000.00 financed.		Sample Payment: 14.50% APR for 36 months, payment will be \$34.42 per \$1000.00 financed.	
Payday Alternative Loan	6 months	19.00%	Not Offered	
	Sample Payment: 19.00% APR for 6 months, payment will be \$176.02 per \$1000.00 financed.			

*APR: Annual Percentage Rate **Rate and term may be based on credit worthiness of the borrower. Rates, terms, and conditions vary depending on loan to value and age of the vehicle. Other restrictions may apply. Rates shown include discount for automatic payments.



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DEPOSIT RATE COMPARISON

This information is accurate as of February 23, 2021. Only accounts which are dividend bearing at or below a \$1000.00 balance are listed. Non-dividend bearing accounts and accounts which require a higher balance to accrue dividends are not listed.



Checking Accounts		Community 1st Credit Union			Nishna Valley Credit Union		
Account	Minimum Balance	APY*	Dividend Rate	Minimum Balance	APY*	Dividend Rate	
Your Voice Checking	\$0	0.20%	0.200%		Not Offered		
C1st Interest Checking	\$0	0.20%	0.200%		Not Offered		
C1st Platinum Checking	\$1,000	0.40%	0.399%		Not Offered		
ClubGo Checking	\$0	0.20%	0.200%		Not Offered		
Commercial Checking	\$0	0.40%	0.399%		Not Offered		
Non-Profit Checking	\$0	0.20%	0.200%		Not Offered		
Corporate Checking	\$0	0.05%	0.050%		Not Offered		

C1st Rewards Program		Community 1st Credit Union			Nishna Valley Credit Union		
Account	Minimum Balance	APY*	Dividend Rate	Minimum Balance	APY*	Dividend Rate	
C1st Cash: Qualifications Met	\$0	3.00%	2.960%		Not Offered		
C1st Cash: Qualifications Not Met	\$0	0.03%	0.030%		Not Offered		
C1st Cash Back Account	\$0	0.00%	0.000%		Not Offered		
C1st Saver: Qualifications Met	\$0	0.50%	0.499%		Not Offered		
C1st Saver: Qualifications Not Met	\$0	0.03%	0.030%		Not Offered		

Share Savings Accounts		Community 1st Credit Union			Nishna Valley Credit Union		
Account	Minimum Balance	APY*	Dividend Rate	Minimum Balance	APY*	Dividend Rate	
Primary	\$5	0.10%	0.100%	\$1,000	0.05%	0.05%	
Christmas	\$0	0.15%	0.150%	\$1,000	0.05%	0.05%	
ClubGo	\$1,000	0.70%	0.698%		Not Offered		

IRA Shares		Community 1st Credit Union			Nishna Valley Credit Union		
Account	Minimum Balance	APY*	Dividend Rate	Minimum Balance	APY*	Dividend Rate	
IRA Shares	\$100	0.80%	0.798%	\$1,000	0.40%	0.40%	
Roth IRA Savings	\$100	0.80%	0.798%	\$1,000	0.40%	0.40%	
Coverdell Savings	\$100	0.80%	0.798%	\$1,000	0.40%	0.40%	
Health Savings		Not Offered			\$1,000	0.40%	0.40%

Share Certificates Accounts		Community 1st Credit Union			Nishna Valley Credit Union			
Term	Minimum Balance	APY*	Dividend Rate	Available as IRA	Minimum Balance	APY*	Dividend Rate	Available as IRA
3 Month	\$500	0.10%	0.100%	No	Not Offered			
6 Month	\$500	0.20%	0.200%	No	\$1,000	0.25%	0.25%	Yes
8 Month		Not Offered			\$1,000	0.25%	0.25%	Yes
9 Month		Not Offered			\$1,000	0.25%	0.25%	Yes
12 Month	\$500	0.40%	0.399%	Yes	\$1,000	0.30%	0.30%	Yes
15 Month		Not Offered			\$1,000	0.30%	0.30%	Yes
18 Month	\$500	0.50%	0.499%	No	\$1,000	0.40%	0.40%	Yes
24 Month	\$500	0.60%	0.599%	Yes	\$1,000	0.45%	0.45%	Yes
30 Month		Not Offered			\$1,000	0.50%	0.50%	Yes
36 Month	\$500	0.70%	0.698%	Yes	\$1,000	0.50%	0.50%	Yes
48 Month	\$500	0.80%	0.798%	Yes	\$1,000	0.55%	0.55%	Yes
60 Month	\$500	0.90%	0.897%	Yes	\$1,000	0.60%	0.60%	Yes

*APY: Annual Percentage Yield **Not a complete listing of all Community 1st Credit Union account products. Federally insured by the National Credit Union Administration.