

Northern Indiana Federal Credit Union
Deposit and Loan Rates

1-1-17



Deposit Account Annual Percentage Yield (APY)

Regular Share Accounts/Kids Club

APY	APR	Minimum
0.00%	0.00%	\$ -
0.05%	0.05%	\$ 500.00
0.05%	0.05%	\$ 2,000.00
0.05%	0.05%	\$ 10,000.00

Money Market Accounts

APY	APR	Minimum
0.00%	0.00%	\$ -
0.05%	0.05%	\$ 2,500.00
0.10%	0.10%	\$ 10,000.00
0.15%	0.15%	\$ 25,000.00
0.15%	0.15%	\$ 50,000.00

Vacation & Funds Manager Accounts

APY	APR	Minimum
0.00%	0.00%	\$ -
0.03%	0.03%	\$ 500.00
0.04%	0.04%	\$ 2,000.00
0.05%	0.05%	\$ 10,000.00

Same Rates for Dollars for U

Holiday Club Accounts

APY	APR	Minimum
0.01%	0.01%	\$ -
0.10%	0.10%	\$ 500.00
0.05%	0.05%	\$ 2,000.00
0.05%	0.05%	\$ 10,000.00

Special Club Accounts

APY	APR	Minimum
0.00%	0.00%	\$ -
0.00%	0.00%	\$ 500.00
0.05%	0.05%	\$ 2,000.00
0.05%	0.05%	\$ 10,000.00

IRA Share Accounts

APY	APR	Minimum
0.05%	0.05%	\$ -
0.10%	0.10%	\$ 50,000.00

Share Certificate Accounts

Term	APY	APR
3-Month (\$750 Min.)	0.03%	0.03%
6-Month (\$1,500 Min.)	0.05%	0.05%
6-Month (\$2,500 Min.)	0.06%	0.06%
6-Month (\$10,000 Min.)	0.10%	0.10%
12-Month (\$1,000 Min.)	0.16%	0.16%
18-Month (\$500 Min.)	0.18%	0.18%
30-Month (\$500 Min.)	0.40%	0.40%

Loan Accounts Annual Percentage Rate (APR)

New Auto Loans Model Year: 2016*

Term	APR
72-Month	As low as 3.25%
60-Month	As low as 3.00%
48-Month	As low as 2.25%
36-Month	As low as 2.00%
24-Month	As low as 1.75%

*Same rate up to 2 years old if not previously titled.

Used Auto Loans Model Years: 2006-2015

Term	APR
Add .25% APR Per Term	2014-2015
Add .50% APR Per Term	2012-2013
Add .75% APR per Term	2010-2011
Add 1.00% APR Per Term	2006-2009*

*No 72 or 60-month term available.

Motorcycles, Jet Skis, Other Model Year: 2016*

Term	APR
60-Month	As low as 4.50%
48-Month	As low as 4.00%
36-Month	As low as 3.75%
24-Month	As low as 3.50%

*Same rate up to 2 years old if not previously titled.

Used Motorcycles, Jet Skis, Other Model Years: 2006-2009

Term	APR
Add .25% APR Per Term	2014-2015
Add .50% APR Per Term	2012-2013
Add .75% APR per Term	2010-2011
Add 1.00% APR Per Term	2006-2009*

Boats, Motorhomes, Campers Model Year: 2016

Term	APR
84-Month	As low as 7.75%
72-Month	As low as 5.25%
60-Month	As low as 4.50%
48-Month	As low as 4.00%
36-Month	As low as 3.75%
24-Month	As low as 3.50%

*Same rate up to 3 years old if not previously titled.

Used Boats, Motorhomes, Campers Model Years: 2006-2015

Add .25% APR Per Term	2014-2015
Add .50% APR Per Term	2012-2013
Add .75% APR Per Term	2010-2011
Add 1.00% APR Per Term	2006-2009
Add 3.25% APR Per Term	Prior 2006*

*There is no 84 or 72 month terms available

Unsecured & VISA

Term	APR
Unsecured/Personal	As low as 9.00% APR
VISA Fixed Rate	As low as 9.90% APR