



Deposit Rates

Current as of October 1, 2020

Highlights of the rates, and charges applicable to your account at Inspirus Credit Union, a Division of Gesca Credit Union are provided in the summary below. For a complete listing (including account terms and Truth-In-Savings Account Disclosure), please call 888.628.4010 to request a copy of our Rate and Fee Schedule.

Savings	
Qualifying Accounts <u>with</u> Direct Deposit/Payroll Deduction & eStatements; Youth accounts <u>with</u> eStatements	
Min Opening Deposit	Dividends Compounded
\$5.00	Quarterly
Dividend Rate **	Annual Percentage Yield**
<i>For balances up to \$500.00</i>	
2.97%	3.00%
<i>For balances over \$500.00</i>	
0.010%	0.01%
Accounts <u>without</u> direct deposit/payroll deduction and eStatements will earn .050% dividend rates and .05% APY on any account balance.	

Checking	
Qualifying Accounts <u>with</u> Direct Deposit/Payroll Deduction & eStatements; Youth accounts <u>with</u> eStatements	
Min Opening Deposit	Dividends Compounded
n/a* or \$50.00	Quarterly
Dividend Rate **	Annual Percentage Yield**
<i>For balances up to \$500.00</i>	
2.97%	3.00%
<i>For balances over \$500.00</i>	
0.010%	0.01%
Accounts <u>without</u> direct deposit/payroll deduction and eStatements will earn .050% dividend rates and .05% APY on any account balance.	

IRA	
Min Opening Deposit	Dividends Compounded
\$5.00	Quarterly
<i>Traditional/Roth</i>	
Dividend Rate	Annual Percentage Yield
0.25%	0.25%

* Opening deposit waived for members using direct deposit.

** All members who make direct or payroll deduction deposits to their savings account or checking account and receive eStatements for those accounts will earn 3.00% APY on any amount up to \$500 in their savings and checking accounts. For amounts over that, they'll continue to earn the credit union's regular competitive rates. The benefit will be limited to one savings and one checking account receiving eStatements and direct deposit/payroll deduction per primary account holder. For members with multiple savings and checking accounts, the rate will be applied to the accounts that have been open the longest. Youth accounts and e-Visions qualify without automated deposits. Specialty accounts like IRA and UTMA are ineligible. Terms and conditions of this program are subject to change without notice. This promotion may be discontinued at the credit union's discretion.

Rates are subject to change without notice and will change for time to time.



Deposit Rates

Current as of October 1, 2020

Certificates [‡]	Minimum Balance \$500		Minimum Balance \$50,000		Minimum Balance \$100,000	
	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
3 Month Fixed	.20%	.20%	.20%	.20%	.20%	.20%
6 Month Fixed	.30%	.30%	.30%	.30%	.30%	.30%
12 Month Fixed	.399%	.40%	.399%	.40%	.399%	.40%
18 Month Fixed	.399%	.40%	.449%	.45%	.499%	.50%
24 Month Fixed	.499%	.50%	.549%	.55%	.598%	.60%
30 Month Fixed	.598%	.60%	.648%	.65%	.698%	.70%
36 Month Fixed	.598%	.60%	.698%	.70%	.797%	.80%
48 Month Fixed	.698%	.70%	.797%	.80%	.896%	.90%
60 Month Fixed	.797%	.80%	.896%	.90%	.995%	1.00%
84 Month Fixed	.896%	.90%	.995%	1.00%	1.094%	1.10%

[‡]The APY assumes interest remains on deposit until maturity. Interest compounded and credited monthly. Certificates are subject to an interest penalty for early withdrawal of the principal balance. Fees may reduce earnings. Rates may change at any time at the discretion of the Credit Union. For a complete listing (including account terms and Truth-In-Savings Account Disclosure), please call 888.628.4010 to request a copy of our Rate and Fee Schedule.

Money Market ^{**}		
		Annual Percentage Yield
\$2,500.00- \$9,999.99	.150%	.15%
\$10,000.00- \$24,999.99	.200%	.20%
\$25,000.00- \$49,999.99	.250%	.25%
\$50,000.00- \$99,999.99	.300%	.30%
\$100,000.00- \$249,999.99	.349%	.35%
\$250,000.00+	.399%	.40%

^{**}Dividends for the Money Market Account are calculated using the daily balance method which applies a daily periodic rate to the balance in the account each day. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield. The minimum balance required to open this account is \$2,500. You must maintain an average daily balance of \$2,500 in your account to avoid a service fee of \$10.00 per month. New rates are set on the first of each month; rate may change after the account is opened. Fees could reduce earnings on the account.

Your savings federally insured up to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

VEHICLE LOAN RATES

New Automobile Loans*

APR†(as low as)	LOAN AMOUNT	MAX TERM	VEHICLE AGE
2.24%	No Minimum	48 mos.	2017+
2.74%	No Minimum	60 mos.	2017+
2.99%	No Minimum	72 mos.	2017+
3.49%	\$20,000 +	84 mos.	2017+

Used Automobile Loans**

APR†(as low as)	LOAN AMOUNT	MAX TERM	VEHICLE AGE
2.24%	No Minimum	48 mos.	2016-2008
2.74%	No Minimum	60 mos.	2016-2008
2.99%	No Minimum	72 mos.	2016-2008
3.49%	\$20,000 +	84 mos.	2016-2008
5.74%	No Minimum	48 mos.	2007-2005
6.24%	No Minimum	60 mos.	2007-2005

†APR: Annual Percentage Rate. Rate requires an Inspirus Checking or Visa account; otherwise add 0.50% APR. Rate shown also includes 0.25% APR discount for automatic payments.

Although the credit union charges no fees for new auto loans or refinances from another institution, fees charged by third parties (including other financial institutions or agencies like the Department of Licensing) may apply. Rates range from 2.24% - 17.99% APR. The rate you receive is subject to your credit history, the age of the collateral, loan to value, and term of the loan. A 1% rate bump may be applied for vehicles over 100,000 miles. Rates subject to change at any time.

Ineligible Collateral: No salvage vehicles, branded titles, lemon-law buy-backs, or vehicles with over 125,000 miles.

Example: on a \$20,000 vehicle loan at 2.74% APR, you would make 60 monthly payments of \$357.07. Some restrictions and fees may apply for refinances.

OTHER COLLATERAL LOANS

New Other Collateral Loans*

APR†(as low as)	LOAN AMOUNT	MAX TERM	VEHICLE AGE
6.49%	No Minimum	48 mos.	2017+
6.74%	No Minimum	60 mos.	2017+
7.49%	No Minimum	72 mos.	2017+
7.99%	\$20,000 +	84 mos.	2017+

Used Other Collateral Loans**

APR†(as low as)	LOAN AMOUNT	MAX TERM	VEHICLE AGE
6.49%	No Minimum	48 mos.	2016-2005
6.74%	No Minimum	60 mos.	2016-2005
7.49%	No Minimum	72 mos.	2016-2005
7.99%	\$20,000 +	84 mos.	2016-2005

†APR: Annual Percentage Rate

Additional Information: This includes street legal motorcycles, ATV, Utility Trailer, & Mics. Rates include a 0.25% discount for automatic payments from a checking or savings account. Although the credit union charges no fees for other collateral loans, fees charged by third parties (including other financial institutions or agencies like the Department of Licensing) may apply. Some restrictions and fees apply on refinances. Rates range from 6.49% - 15.49% APR. The rate you receive is subject to your credit history, the age of the collateral, loan term, and loan to value. Rates offered are subject to change at any time.

Ineligible Collateral: No salvage vehicles, branded titles, or lemon-law buy-backs.

Example: on a \$20,000 other collateral loan at 7.99% APR, you would make 84 monthly payments of \$311.62. Some restrictions and fees may apply for refinances.

RECREATIONAL VEHICLES & BOAT LOANS

New Recreational Vehicle and Boat Loans*

APR†(as low as)	LOAN AMOUNT	MAX TERM	VEHICLE AGE
2.99%	No Minimum	60 mos.	2016+
3.99%	Up to \$25,000	84 mos.	2016+
4.24%	\$25,001 - \$50,000	120 mos.	2016+
4.74%	\$50,001 - \$100,000	180 mos.	2016+

Used Recreational Vehicle and Boat Loans**

APR†(as low as)	LOAN AMOUNT	MAX TERM	VEHICLE AGE
3.24%	No Minimum	60 mos.	2015-2010
4.49%	Up to \$25,000	84 mos.	2015-2010
4.74%	\$25,001 - \$50,000	120 mos.	2015-2010
5.24%	\$50,001 - \$100,000	180 mos.	2015-2010

†APR: Annual Percentage Rate. Rate requires an Inspirus Checking or Visa account; otherwise add 0.50% APR. Rate shown also includes 0.25% APR discount for automatic payments.

Although the credit union charges no fees for new RV and boat loans, fees charged by third parties (including other financial institutions or agencies like the Department of Licensing) may apply. Some restrictions and fees apply on refinances. Rates range from 5.50% - 16.50% APR. The rate you receive is subject to your credit history, the age of the collateral, loan term, and loan to value. Rates offered are subject to change at any time.

Ineligible Collateral: No salvage vehicles, branded titles, lemon-law buy-backs, or vehicles with over 100,000 miles.

Example: on a \$40,000 recreational vehicle loan at 8.50% APR, you would make 120 monthly payments of \$495.94. Some restrictions and fees may apply for refinances.

OTHER LOANS

TYPE	APR† (as low as)	LOAN AMOUNT	MAX TERM
	6.75%	Up to \$30,000	24 mos.
MEMBER FIRST	7.25%	Up to \$30,000	36 mos.
PERSONAL LOAN	7.75%	Up to \$30,000	48 mos.
	8.25%	Up to \$30,000	60 mos.
	9.25%	Up to \$30,000	72 mos.

†APR: Annual Percentage Rate. Rates include a 0.25% discount for automatic payments from a checking or savings account.

*Example: Loan Example: Monthly principle and interest payment of \$622.12 on a \$20,000 loan at 7.50% APR with a term of 36 months.

SHARE SECURED LOANS

TYPE	APR†	MAX TERM	LOAN AMOUNT
REGULAR SHARE	Share rate plus 2%	36 mos.	100% of available account balance
	Share rate plus 3%	37 - 60 mos.	100% of available account balance

†APR: Annual Percentage Rate

*Example: Payment Example: Fixed Rate; terms to 36 months. \$29.08 a month based per \$1,000 on a 3 year loan at 3.00% APR.

VISA CREDIT CARD

VISA TYPE	APR†	Loan Amount
*Visa Platinum	6.99% - 18.99% Variable Rate	\$25,000 Max
*Visa Signature Cash Back	11.24% - 19.24% Variable Rate	\$25,000 Max

†APR: Annual Percentage Rate

The APR for which you may qualify is based on your credit qualifications. A cash advance fee of 2.5% with a minimum of \$5.00 may be assessed on the advanced amount.

* Minimum monthly payment for the Platinum and Signature credit cards is 2% of the outstanding balance or \$30, whichever is greater.



ADDvantage Checking Bonus Additional Information

Current as of July 6, 2020

Beginning July 6, 2020, for a limited time only, a \$50.00 cash bonus will be paid on all new ADDVantage checking accounts subject to the requirements below. The bonus will be deposited into your ADDVantage checking account and subject to required IRS reporting. Only one \$50.00 bonus per new primary checking account holder. No minimum balance is required to receive this bonus other than the minimum balance requirement to open the account.

In order to receive \$50.00 checking account bonus, within the first sixty (60) days of account opening, you must meet the following requirements:

- Enroll in Digital Banking.
- Sign-up for Electronic Statements.
- Receive a recurring ACH deposit.
- You may not have had an open Gesa or Inspirus checking account within the last ninety (90) days.
- Cannot be a current Gesa checking account holder.

The credit union has the discretion to end this checking account bonus promotion at any time.

For more information or an application, call

206.628.4010 • 888.628.4010

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InspirusCU.org

Your savings federally insured up to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.