



IMPORTANT LOAN INFORMATION

The following examples are provided as estimates of various loan products and are intended to be used as a guideline. Your individual loan request may differ. Please contact one of our financial services consultants for additional information on our products and your particular lending needs at 1-800-442-2392.

All Consumer Loans:

- Standard credit qualifications apply and all loans are subject to final credit approval
- Rate and term are dependent upon credit qualifications
- Rates and Terms are subject to change without notice
- Rate and term of motor vehicle loans are dependent upon credit qualifications and year of vehicle
- A .25% discount will apply for members that have automatic payment
- Home equity loans available for residential property located within the state of Wyoming, USA. Property insurance is required.

Secured Auto Loan

Example: Loan of \$15,000.00 at an Annual Percentage Rate (APR) of 5.24% and a term of 60 months. Monthly payment of approximately \$284.75, with total estimated Finance Charge of \$2,084.49.

Recreational Vehicles

Example: Loan of \$25,000.00 at an APR of 8.24% and a term of 120 months. Monthly payment of approximately \$306.56 with total estimated Finance Charge of \$11,786.18.

Personal (Unsecured)

Example: Loan of \$10,000.00 at an APR of 10.50% and a term of 48 months. Monthly payment of approximately \$256.05, with a total estimated Finance Charge of \$2,289.90. (For additional information on our Open-End Line of Credit Loan please reference our disclosure titled "Visa Check Card/Line of Credit Loan/ATM Card Disclosure").

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