

HSM
SOLUTIONS
FEDERAL CREDIT UNION

Dividends paid July 1, 2019

Regular Shares: \$100 – 999	.05 A.P.Y.*
\$1,000 and up	.15 A.P.Y.*
Christmas Club	.05 A.P.Y.*
Vacation Club	.05 A.P.Y.*
Interest Bearing Checking Account	.05 A.P.Y.*

Share Certificate Rates

90 Day	.50 A.P.Y.*
6 Months	.75 A.P.Y.*
6 Months (\$10,000 and up)	.75 A.P.Y.*
1 Year	1.25 A.P.Y.*
1 Year (\$10,000 and up)	1.25 A.P.Y.*

*A.P.Y. = Annual Percentage Yield
A penalty will be imposed for early withdrawal for share certificates.
All rates may change.

**This Credit Union is federally insured by
The National Credit Union Administration.**

Loan Rates

Personal	12.00% - 18.00% A.P.R.
Personal Loan Special	6.99% A.P.R. and up
Share Secured	6.25% A.P.R.
New Auto*	4.25% - 16.00% A.P.R.
Used Auto*	4.25% - 18.00% A.P.R.
VISA Credit Cards:	
(Gold) \$7,500 limit	9.99% A.P.R.
(Classic) \$2,000 limit	12.99% A.P.R.
Salary Advance Loans (SALOs)	28.00% A.P.R. + \$20.00 fee
*Same rate for Motorcycles, Boats, ATVs, and Campers.	

Updated 7/23/2019