



Loan Rates - July 9, 2010

(All Rates are the Annualized Percentage Rate--APR)

For information on promotional new auto rates please call 504-733-7274 or 1-800-749-6193

Automobiles

Term	New Models '11-'10	Used Models '09	Used Models '08	Used Models '07	Used Model '06	Used Model '05
36 months	5.13%	5.63%	6.13%	6.63%	7.13%	7.88
42 months	5.38%	5.88%	6.38%	6.88%	7.38%	8.13
48 months	5.63%	6.13%	6.63%	7.13%	7.63%	N/A
54 months	5.88%	6.38%	6.88%	7.38%	N/A	N/A
60 months	6.13%	6.63%	7.13%	N/A	N/A	N/A
66 months	6.63%	7.13%	N/A	N/A	N/A	N/A
72 months	7.13%	N/A	N/A	N/A	N/A	N/A

(\$20,000 minimum for 72 months)
Used vehicles with more than 60,000 miles are subject to approval.

Boats/RVs/Motorcycles

	New Models '10-09	Used Models '08	Used Models '07	Used Model '06	Used Model '05	Used Model '04
36 months	6.13%	6.63%	7.13%	7.63%	8.13%	8.88
42 months	6.38%	6.88%	7.38%	7.38%	8.38%	9.13
48 months	6.63%	7.13%	7.63%	8.13%	8.63%	N/A
54 months	6.88%	7.38%	7.88%	8.38%	N/A	N/A
60 months	7.13%	7.63%	8.13%	N/A	N/A	N/A
66 months	7.63%	8.13%	N/A	N/A	N/A	N/A
72 months	8.13%	N/A	N/A	N/A	N/A	N/A

***Boats and RVs only**
 (\$20,000 minimum for 72 & > months)

Mobile Homes

New Mobile Homes Only *	72-120 months	11.00%
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Personal

Loan Type	Term	APR
Tuition Loans	Up to 12 Months	9.75%
Signature Loans	Up to 36 Months	11.50%
	48 Months	12.50%
	60 Months	13.50%
Line of Credit		10.50%
Overdraft Line of Credit		12.00%
Stretch Loan		12.00%
Credit Enhancement Loan		15.00%
Asset Builder Loan		15.00%
Payday Lender Rebuilder		15.00%
Your -To-Own Loan		15.00%

Share Secured

Secured by Certificate of Deposit or "SP" / "OP"
 \$15,000 and over = 2% above Share or Certificate Rate
 under \$15,000 = 3% above Share or Certificate Rate
NO MEMBER DISCOUNTS APPLY

Credit Cards

Loan Type	Term	APR
PRIME Visa Platinum*		4.00%
Visa Platinum		10.00%
Visa Gold		11.90%
Student Visa Classic		10.50%
Visa Classic		13.50%
Visa Passkey		18.00%
Secured Visa Classic		18.00%

*** NO MEMBER DISCOUNTS APPLY**

Real Estate

NO MEMBER DISCOUNTS APPLY

Land (70% LTV max.)	8.25%
Home Equity Line of Credit > 80% LTV	4.00%
Construction Loan	7.75%

First Mortgage**	Non-Conforming	Secondary Market
15 years	N/A	N/A
30 years	N/A	N/A
ARM	Call Mortgage Department for Rate	
Interest Only 5 yr Fixed	Call Mortgage Department for Rate	

**** \$100 processing fee required**

Simple Mortgage	APR
up to 36 months	10.50%
up to 60 months	11.00%

Fixed Rate Second Mtg.	APR
> 80 LTV (5-10 Yrs)	9.00%
≤ 80 LTV (5-10 Yrs)	8.50%

First Time Home Buyers
 Please contact the Mortgage Dept. for more information.

For more information call (504) 733-7274

Rates may be as high as 18% depending on information obtained from your credit application and credit report.

Rates subject to change without prior notice and may be different than those stated above.





Dividend Rate - July 9, 2010

PLATINUM CHECKING

Member must have a \$25,000 relationship with CU OR
have \$5,000 in savings products at CU

TERM	RATE	APY	Reg Code
Up to \$999	0.00%	0.00%	CP
\$1,000 - \$4,999	0.30%	0.30%	CP
\$5,000 - \$9,999	0.75%	0.75%	CP
\$10,000 - \$24,999	1.05%	1.06%	CP
\$25,000 - \$49,999	1.300%	1.310%	CP
Over \$50,000	1.550%	1.560%	CP

WISE CHOICE CHECKING

Members age 50+

TERM	RATE	APY	Reg Code
Up to \$999	0.00%	0.00%	WC
Over \$1,000	0.25%	0.25%	WC

The following rates are subject to change.

Account Title	Code	\$0 - \$200		\$201 - \$1,000		\$1,001 - \$5,000		\$5,001 - \$10,000		\$10,001 - \$50,000		\$50,001 and up	
		Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
Regular Shares	RS	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
IRA Passbook	RI	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Roth Passbook	RP	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Christmas Club	CC	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Vacation Club	VC	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Tuition Club	TC	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%
Credit Enhancement *	EP	0.00%	0.00%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.60%	0.60%

Current Promotion

For information on our current promotions, please call 504-733-7274 or 1-800-749-6193

*Credit Enhancement Regular Share account is only available with a Credit Enhancement Loan.

		Div Rate	APY
Asset Builder**	AB	5.00%	5.12%

** Asset Builder Regular Share account is only available with an Asset Builder Loan.

Shares Pledged w/ dividend***	SP	1.00%	1.01%
Shares Pledged NO dividend***	OP	0.00%	0.00%

*** Shares Pledged Regular Share account is only available to secure a loan.

Share Certificate Accounts

\$1,000 minimum deposit, early withdrawal subject to penalty, rates subject to change.

**Rates are based on Accumulated Certificates of Deposit balances.

Term	Reg Code	Trad. IRA Code	Roth IRA Code	Members		≥ \$10,000		≥ \$25,000		≥ \$50,000		≥ \$75,000		≥ \$100,000		≥ \$200,000	
				Rate	APY	Rate **	APY	Rate **	APY	Rate **	APY	Rate **	APY	Rate **	APY	Rate **	APY
3 month	1M	I1	RA	0.20%	0.20%	0.45%	0.45%	0.75%	0.75%	1.00%	1.01%	1.15%	1.16%	1.30%	1.31%	1.45%	1.46%
6 month	2M	I2	RA	0.25%	0.25%	0.50%	0.50%	0.80%	0.80%	1.05%	1.06%	1.20%	1.21%	1.55%	1.56%	1.80%	1.81%
12 month	YR	Y1	RC	0.30%	0.30%	0.55%	0.55%	0.85%	0.85%	1.10%	1.11%	1.25%	1.26%	1.60%	1.61%	1.85%	1.86%
24 month	P2	Y2	RA	0.35%	0.35%	0.60%	0.65%	0.90%	0.90%	1.15%	1.16%	1.30%	1.31%	1.65%	1.66%	1.90%	1.91%
36 month	S3	Y3	RA	0.40%	0.40%	0.65%	0.60%	0.95%	0.95%	1.20%	1.21%	1.35%	1.36%	1.70%	1.71%	1.95%	1.96%
48 month	S4	IF	RA	0.45%	0.45%	0.70%	0.70%	1.00%	1.01%	1.25%	1.26%	1.40%	1.41%	1.75%	1.76%	2.00%	2.01%
60 month	P1	Y5	RA	0.50%	0.50%	0.80%	0.80%	1.10%	1.11%	1.35%	1.36%	1.45%	1.46%	1.85%	1.86%	2.10%	2.11%

Money Master & Health Saving Accounts

\$1,000 minimum deposit, withdrawals subject to limitations, rates subject to change.

Term	Reg Code	Trad. IRA Code	Roth IRA Code	Members	
				Rate	APY
	Cks/No cks				
\$1,000 to \$5,000	RM/PM/HS	IR	MR	0.30%	0.30%
Up to \$10,000	RM/PM/HS	IR	MR	0.35%	0.35%
Up to \$25,000	RM/PM/HS	IR	MR	0.40%	0.40%
Up to \$50,000	RM/PM/HS	IR	MR	0.45%	0.45%
Up to \$75,000	RM/PM/HS	IR	MR	0.50%	0.50%
Up to \$100,000	RM/PM/HS	IR	MR	0.55%	0.55%
Over \$100,000	RM/PM/HS	IR	MR	1.00%	1.01%

SBA Guaranteed - Small Business Loans

Refer to your account disclosures for additional information

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