

## LOAN RATES



**Mortgage Loans**  
Rates current as of 10/28/09

**Government Loans**  
**Purchase & Refinance**  
(including cash-out up to 85% ltv):  
**30 year Fixed: 6.089% APR\***  
**15 year Fixed: 5.562% APR\***

\*Annual Percentage Rate.  
Interest rate quote based on 620+ credit score.  
Maximum loan amount is \$346,250 but may be lower for certain counties. Purchases require 3.5% down payment.  
Refinances:  
Up to 96.5% of value to pay off one mortgage only  
Up to 85% if paying off more than one mortgage

### Conventional Loans

**Purchase & Refinance**  
(No cash-out):  
**30 Year Fixed: 5.102% APR\***  
**15 Year Fixed: 4.547% APR\***

\*Annual Percentage Rate.  
Interest rate quote based on 740+ credit score.  
Maximum loan amount is \$417,000. For higher loan amounts, please call for quote.  
Purchases require 5% down payment.  
Refinances up to 90% of value to pay off one mortgage only.

ALL rate quotes & APRs above based on: loan amount of \$125,000; 80% loan-to-value; owner-occupied, single-family detached residence. Rates and terms are based on an evaluation of each member's credit history, loan-to-value, occupancy, loan type, loan amount and loan purpose, so your rate and terms may differ.

**Home Equity Line of Credit**  
6% Annual Percentage Rate

\*Floor rate of 6%. All loans subject to credit approval. Contact the credit union for more details.

**Money Market Savings**

|             | APR*  | APY** |
|-------------|-------|-------|
| \$1,000.00  | 1.00% | 1.00% |
| \$10,000.00 | 1.25% | 1.26% |
| \$25,000.00 | 1.60% | 1.61% |
| \$50,000.00 | 1.75% | 1.76% |

\*Annual Percentage Rate.  
\*\* Annual Percentage Yield.  
Annual Percentage Yield is accurate as of October 08, 2009. Rates and other terms may change at any time without prior notice. \$1,000.00 minimum required to open Share or IRA Certificate. After your certificate is opened, the dividend rate is fixed for the term. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

Dividends will be compounded quarterly and will be credited quarterly. If you close your share account before dividends are paid, you will not receive the accrued dividends.

**Certificate of Deposits**

| Terms     | APR   | APY   |
|-----------|-------|-------|
| 6 months  | 1.70% | 1.71% |
| 12 months | 2.15% | 2.17% |
| 24 months | 2.30% | 2.32% |
| 36 months | 2.50% | 2.52% |
| 48 months | 2.60% | 2.62% |
| 60 months | 2.85% | 2.88% |

**IRA Certificates**

|           |       |       |
|-----------|-------|-------|
| 12 months | 2.35% | 2.37% |
| 24 months | 2.50% | 2.52% |
| 36 months | 2.70% | 2.73% |
| 48 months | 2.85% | 2.88% |
| 60 months | 3.00% | 3.03% |

### Annual Percentage Rate

**New Vehicles**  
100% Financing 5.95% APR\*  
85% Financing 5.40% APR\*

**Used Vehicles**  
100% Financing 6.70% APR\*  
85% Financing 6.40% APR\*  
.25% Discount Off 85% Car rate for 75% Financing Or Below  
.50% Discount For Car Sale

\*Annual Percentage Rate.  
Rates quoted are based on excellent credit for 36 months. Rates may increase or decrease based on credit score. Rates are subject to change. All loans subject to credit approval.

## Unlawful Internet Gambling Enforcement Act Notification

Members are prohibited from engaging in unlawful Internet gambling or any other illegal activity. You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.



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# Highlights

## U.S. Soldiers Get Care Packages Courtesy of Pinnacle Credit Union

Every day, soldiers in the U.S. military stand ready to protect the lives and freedoms of American citizens. Being away from their families, friends and the comforts of home can be difficult. The staff of Pinnacle Credit Union invites you to join with us to help bring a little touch of home to the troops of the 48th Brigade Georgia National Guard deployed in Afghanistan.

Through a partnership with the Soldier's Angel Foundation, Pinnacle Credit Union is collecting toiletries, non-perishable snack foods, blankets, batteries and other essentials to ship to soldiers on the frontlines. "We want to say a heartfelt 'thank you' to our soldiers, and this is just one simple way to let them know that we're all thinking of them here at home," said Cynthia Rainey, Marketing Manager of Pinnacle Credit Union. "We hope that these items will help make their time away just a little easier."

The collection was originally scheduled to end December 30, 2009, but has been extended, so **you still have time to participate!** The following items may be delivered to any of three locations of Pinnacle Credit Union:

- Travel size toiletries
- Toothbrushes and toothpaste
- Disposable shavers
- Antibacterial wipes
- Lip balm
- Socks
- Over-the-counter medications (i.e. aspirin, pain reliever)
- Granola bars
- Hot chocolate packets
- Beef jerky
- Holiday candies, cookies and crackers
- Board games, card games, handheld video games
- Batteries of all sizes
- LED flashlights
- DVDs
- Holiday decorations (lightweight, unbreakable)
- Blankets, flannel sheets (twin)
- Cards and letters of support



## Theft-Proof Your Passwords

With identity theft on the rise nationwide, password protection has become increasingly vital. Guarding your passwords and the accounts they protect begins with choosing them wisely. All too often, people choose passwords that are very easy to remember. The problem is that this often means they are also easy for would-be thieves to guess. Follow these suggestions to choose your passwords well:

1. Don't use information that would be easy for someone to access. Never use your children's names, birthdays, pets' names, your street address or the last four digits of your phone number.
2. Don't use letters only. Combine letters, numbers and other characters such as \$ and !.
3. Change your password often. Don't use the same password for more than six months without making a change.
4. Do not keep a written copy of your passwords in your wallet or calendar.