As of: February 3, 2014

GUTHRIE FEDERAL CREDIT UNION

Loan Type	Model Year (Criteria)	Terms (Months)	APR[1] (As Low As)
Fixed Rate Loans:			
Auto Loans			
New Auto	2012 & newer		
Must have less than 25,000 miles		36	1.74%
		48	1.99%
		60	2.24%
		72	2.74%
Minimum loan amount of $25,000		84	3.49%
		90	4.24%
Used Auto	2008-2011		
		36	2.24%
		48	2.49%
		60	2.99%
		66	3.49%
Older Auto	2007 & older		
		48	5.49%
Recreational Vehicles Loans			
New Motorcycle & ATV	2012 & newer	60	3.49%
Must have less than 7,000 miles			
Used Motorcycle & ATV	2011 & older	48	4.49%
New RV & Boat	2012 & newer	120	6.49%
Must have less than 7,000 miles/hours			
Used RV & Boat	2011 & older	96	7.49%

Loan Type	Term (Months)	APR[1] (As Low As)
Fixed Rate Loans, Continued:		
Personal (Signature) Loan		
Beat The Winter Blues!	**24**	**1.99%**
	36	6.99%
	60	7.99%
Heating Fuel Loan		
Heating Fuel Help!	**12**	**1.99%**
Home Equity Fixed		
	60	2.99%
	84	3.49%
	120	3.99%
	180	4.49%
Secured Loans		
Certificate Secured Loans	Term of Certificate	Certificate Rate + 3%
Share Secured Loans	10 Year Max Term	Share Rate + 3%
Visa Credit Card		8.99%
Variable Rate Loans:		
Home Equity LOC		
(1/1)	up to 240	0.99%
(5/1)	up to 240	3.74%
Overdraft Line of Credit	60	10.99%

[1] All Annual Percentage Rates (APR) and terms are subject to change without notice at the discretion of the Credit Union Board of Directors. All rates are subject to confirmed credit worthiness and credit union guidelines. Loan terms are based on credit worthiness and Relationship Advantage eligibility. All loan rates disclosed above include maximum Relationship Advantage discounts. Eligible members will receive a 0.25% APR discount, up to a maximum discount of 0.75%, for enrolling in each of the following services: direct deposit and/or automatic payments, having a share draft (checking) account with an active debit card, e-statements, or 15% down payment on an auto loan. Not all loan types qualify for Relationship Advantage discount. Credit union membership required with a $10 minimum deposit.

EQUAL HOUSING LENDER

NCUA

NATIONAL CREDIT UNION ADMINISTRATION

Field of Membership

You can become a member of Guthrie FCU if you are an employee / member of the following organizations or are considered an immediate family member:

Animal Care Fund, Inc.
Athens United Methodist Church
Athens Wesleyan Church
Best Western Grand Victorian Inn
Bowman Builders
Bradford Cty Medical Society Alliance
Bradford Cty, PA employees
Calkins Motor Sales, Inc.
Canton Borough Employees
Canton Township Employees
Carol Welch Insurance
Chacona's Restaurant
Chemung Christian Fellowship
Christina Fleury: Attorney at Law
CPE Interlink
CPE IT Solutions
CQ Services
Croft Lumber Company
Cummings Lumber Co. & Divisions
Eighmey Buick
Elderwood at Waverly
Falcon Computers of Sayre
GE Railcar
Granite Works
Greater Valley EMS
Guthrie Clinic/Guthrie Healthcare & all Subsidiaries (Including RPH and all volunteers)
HIS Majesty Fellowship
Hoover Hardware
Jim Collins Insurance
Joe Murrelle Press
Kraft Family Chiropractic
Law Office of Brann, Williams, Caldwell & Sheetz
Martha Lloyd
MC Insurance Associates
Med Supply Depot
Morning Times
NY-Penn Real Estate
Original Italian Grille
PENN-TROY Mfg
Sayre Borough Elected Officials
Sayre Borough Employees
Sayre Christian Church
Sayre House
Sayre Area School District
Smith & Wilcox Construction
Sons of Italy Members
Stroehmann Bakeries
Sylvania Borough Employees
Teledair Communications
Tioga Central School Dist.
Troy Area School Dist. *
Troy Township *
Troy Community Hospital
Troy Family Eye Care
Valley Bowling Center
Valley Energy
VA Outpatient Clinic
Volunteers at GHS
Waverly Central Schools
Wells Twnshp Supervisors Brad. County
Wiggle WHGL Radio

*** Troy Township:** If you live, work, worship or attend school in Troy Township

Immediate Family Members: Consists of Parents, Spouses, Children, Step Parents/Children, Adopted Children, Siblings/Step Siblings, Grandparents/Grandchildren, and Household Members.

If you want to join Guthrie FCU but aren't sure if you qualify for membership please give us a call! You will find that **Guthrie FCU is a place YOU Belong!**

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

LOAN RATES

GUTHRIE FEDERAL CREDIT UNION

A place you belong

February 2014

Beat The Winter Blues!

Borrow up to $10,000 for a maximum repayment term of up to 24 months with interest rates as low as 1.99%[1]!

Locations:

Sayre Branch: 104 N. Elmer Ave (Drive & Walk Up ATM's)
Troy Branch: 454 Canton Street (Drive-Up ATM)
Sayre ATM's: Robert Packer Hospital, 1 Guthrie Square:
Bird Sumner Lobby (Wilbur Ave Entrance)
Guthrie Clinic (near Pharmacy)
Troy ATM: Troy Community Hospital, 275 Guthrie Drive
Corning ATM: Guthrie Medical Center, 130 Centerway

Sayre: (570) 888-7135 **Troy:** (570) 297-2440
Toll Free: (877) 493-6161

www.GuthrieFCU.org

Member of the CO-OP ATM network, with nearly 30,000 surcharge FREE ATM's available to members nationwide.