

RUSHMORE ELECTRIC FEDERAL CREDIT UNION CONSUMER LOAN RATE SCHEDULE

Truth In Savings: Rates effective as of Sept 1, 2010, and subject to change without notice. (APY = Annual Percentage Yield)
Auto, Signature, and Mobile Home Rates may be reduced by up to 0.50%. Ask about our incentive program!

TYPE OF LOAN		Terms	Premier + 720 - Above	Premier 680-719	Standard 679-640	Value 639-600	Rebuilder 599 - Below	
Shares Pledged		Any Term	4.5% over	4.5% over	4.5% over	4.5% over	4.5% over	
CD's Pledged		Term of CD	2.25%	2.25%	2.25%	2.25%	2.25%	
Signature		36 Months	10.50%	11.50%	12.50%	14.50%	16.50%	
Autos, Pickups & Vans	New 2010 - 2008	36 Months	4.00%	4.25%	4.75%	6.75%	8.75%	
		48 Months	4.25%	4.50%	5.00%	7.00%	9.00%	
		60 Months	4.25%	4.50%	5.00%	7.00%	9.00%	
		72 Months	4.50%	4.75%	5.25%	7.25%	9.25%	
	Used 2007 - 2002	36 Months	4.50%	4.75%	5.25%	7.25%	9.25%	
		48 Months	4.50%	4.75%	5.25%	7.25%	9.25%	
		60 Months	4.50%	4.75%	5.25%	7.25%	9.25%	
	Used 2001 & Older	36 Months	8.25%	8.50%	9.00%	11.00%	13.00%	
		Classic Cars - Appraisal Required	48 Months	7.00%	7.25%	7.75%	9.75%	11.75%
	Motor Homes Travel Trailers & Boats	New 2010 - 2006	To \$2499	36 Months	5.74%	5.99%	6.49%	8.49%
\$2,500 - \$9,999			60 Months	5.74%	5.99%	6.49%	8.49%	10.49%
\$10,000 - \$14,999			84 Months	5.74%	5.99%	6.49%	8.49%	10.49%
\$15,000 - \$24,999			96 Months	5.99%	6.24%	6.74%	8.74%	10.74%
\$25,000 +			120 Months	6.99%	7.24%	7.74%	9.74%	11.74%
Used 2005 & Older		To \$2499	36 Months	7.75%	8.00%	8.50%	10.50%	12.50%
		\$2,500 - \$9,999	60 Months	6.75%	7.00%	7.50%	9.50%	11.50%
		\$10,000 - \$14,999	84 Months	5.74%	5.99%	6.49%	8.49%	10.49%
		\$15,000 - \$24,999	96 Months	5.99%	6.24%	6.74%	8.74%	10.74%
		\$25,000 +	120 Months	6.99%	7.24%	7.74%	9.74%	11.74%
Snowmobiles & ATV up to 36 Mo Titled Trailers up to 60 Mo Horse Trailers up to 60 Mo Two Seater ATVs up to 60 Mo	New 2010 - 2009	24 Months	5.95%	6.20%	6.70%	8.70%	10.70%	
		36 Months	5.95%	6.20%	6.70%	8.70%	10.70%	
		48 Months	5.95%	6.20%	6.70%	8.70%	10.70%	
		60 Months	5.95%	6.20%	6.70%	8.70%	10.70%	
	Used 2008 - 2005	24 Months	6.50%	6.75%	7.25%	9.25%	11.25%	
		36 Months	6.75%	7.00%	7.50%	9.50%	11.50%	
		48 Months	7.00%	7.25%	7.75%	9.75%	11.75%	
	Used 2004 & Older	48 Months	8.00%	8.25%	8.75%	10.75%	12.75%	
		Motorcycles	New 2010 - 2009	24 Months	5.74%	5.99%	6.49%	8.49%
	36 Months			5.74%	5.99%	6.49%	8.49%	10.49%
48 Months	5.74%			5.99%	6.49%	8.49%	10.49%	
60 Months	5.74%			5.99%	6.49%	8.49%	10.49%	
72 Months	5.94%			6.19%	6.69%	8.69%	10.69%	
Used 2008 & Older	24 Months		7.75%	8.00%	8.50%	10.50%	12.50%	
	36 Months		7.25%	7.50%	8.00%	10.00%	12.00%	
	48 Months		6.15%	6.40%	6.90%	8.90%	10.90%	
	60 Months		5.74%	5.99%	6.49%	8.49%	10.49%	
	Farm/Ranch		0 to 10 Years Old	any term	9.00%	9.25%	9.75%	11.75%
11 to 20 Years Old		any term	10.00%	10.25%	10.75%	12.75%	14.75%	
Mobile Homes	16 to 20 Years Old	60 Months	12.75%	13.00%	13.50%	15.50%	17.50%	
	11 to 15 Years Old	96 Months	10.75%	11.00%	11.50%	13.50%	15.50%	
	New to 10 Years Old*	120 Months*	9.75%	10.00%	10.50%	12.50%	14.50%	
*purchase price of \$30,000+ up to 180 Mo								
Home Equity - Variable Rates		0 - 60 Months	4.00%	4.25%	4.75%	6.75%	8.75%	
Effective 12/16/08 - Prime Rate 3.25%		61 - 120 Months	4.00%	4.25%	4.75%	6.75%	8.75%	
		121 - 180 Months	4.00%	4.25%	4.75%	6.75%	8.75%	
Home Equity - Fixed Rates		0 - 60 Months	5.75%	6.00%	6.50%	8.50%	10.50%	
Effective 01/23/09		61 - 120 Months	6.00%	6.25%	6.75%	8.75%	10.75%	
		121 - 180 Months	7.00%	7.25%	7.75%	9.75%	11.75%	
Visa Classic			10.50%					
Visa Platinum			8.50%					
Visa Secured			8.00%					
Overdraft Protection			13.90%					