



# Georgia Department of Public Safety Credit Union

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## Share and Loan Rates – 04-01-09

### Certificate and Share Rates

Term / amount	Interest Rate	Annual Percentage Yield
6 month	1.50%	1.51%
1 year	2.00%	2.02%
2 year	2.30%	2.32%
3 year	2.50%	2.52%

### Account Interest Rates

Regular savings accounts	Annual Percentage Rate	Annual Percentage Yield
\$100 - \$2500.00	0.25%	0.25%
\$2,2501.00 or more	0.75%	0.75%
Star Saver accounts	Annual Percentage Rate	Annual Percentage Yield
All balances	0.50%	0.50%
Checking accounts	Annual Percentage Rate	Annual Percentage Yield
\$250 or more	0.25%	0.25%
Golden Rulers accounts	Annual Percentage Rate	Annual Percentage Yield
Savings	0.50%	0.50%
Checking	0.50%	0.50%

### Loan Rates

New Auto	36 – 48 months Annual Percentage Rate	60 – 84 months Annual Percentage Rate
2009 –	5.25%	5.50%
Used Auto	36 – 60 months	66 – 84 months
2006 – 2008 NADA value	6.25%	6.75%
2003 – 2005 NADA value	7.25%	7.75%
2002 – 1998 NADA value	36 – 48 months 10.75%	
1997 or older -30 month term	14.00%	

### Other Rates

Item	Annual Percentage Rate
Unsecured/Signature Loan	14.00%
Overdraft Protection	12.00%