



Mailing Address: 1001 East Benson Boulevard Anchorage, Alaska 99508
(907) 561-1407 | (800) 747-1407 | Fax (907) 561-4005 | www.nsfcu.org

**Rates Effective
3-3-25**

LOAN RATES*

Visa Platinum Credit Card
New and Used Auto Financing
Recreational Vehicles
Boats
Miscellaneous Collateral
Signature
Ascend Secured Visa Credit Card
SMART Loan
Misc. Recreational Vehicle
Fixed-Rate Home Equity Loan
Mini-Mortgage
Recreational Property
Home Equity Line of Credit
Mini-Home Equity Line of Credit
Aircrafts
Cars of Particular Interest
Pledge of Share
Pledge of Certificate

TERMS

No Annual Fee | Low Fixed Rate
Up to 84 months
Up to 240 months
Up to 144 months
Up to 84 months
Up to 60 months
\$15 Annual Fee | Low Fixed Rate
Up to 6 months
Up to 60 months
Up to 180 months
Up to 60 months
Up to 144 months
Revolving / Variable Rate
Revolving / Variable Rate
Up to 144 months
Up to 60 months
Up to 144 months
Up to 144 months

A.P.R.

8.95%
5.59%
7.29%
6.99%
8.00%
11.65%
12.95%
18.00%
6.19%
8.40%
11.40%
8.90%
Currently 7.00%
Currently 11.00%
7.35%
8.50%
3% above dividend rate
3% above dividend rate

*The Annual Percentage Rate you receive for the above loan types will be as low as the rate disclosed and will be based on certain creditworthiness criteria. Contact the Credit Union today to receive your rate and save today!

SHARE CERTIFICATES** Up to \$100,000

	A.P.R.	A.P.Y.
90 Days	1.89%	1.90%
180 Days	3.75%	3.80%
12 Months	4.14%	4.20%
18 Months	3.84%	3.90%
24 Months	3.06%	3.10%
36 Months	3.16%	3.20%

\$100,000+

A.P.R.	A.P.Y.
4.24%	4.30%
3.94%	4.00%
3.16%	3.20%
3.26%	3.30%

Penalty for early withdrawal for certificates with terms of 90 days or less is 30 days' dividends, certificates with terms of less than 1 year and more than 90 days is 90 days' dividends, certificates with terms between 12-24 months is 180 days' dividends, and certificates with terms of greater than 24 months are 365 days' dividends.

SHARE RATES**

	A.P.R.	A.P.Y.
Regular Shares	0.10%	0.10%
Special Purpose Shares	0.10%	0.10%
IRA Shares	0.15%	0.15%

CHECKING RATES

	A.P.R.	A.P.Y.
Regular Checking	0.00%	0.00%
PEAK Rewards (up to \$15k) ****	4.89%	5.00%
PEAK Rewards (\$15k+) ****	0.15%	0.15%

IRA CERTIFICATES**

	A.P.R.	A.P.Y.
12 Months	5.01%	5.10%
24 Months	4.43%	4.50%

**Savings and
Loan Rates
are subject
to change.**

MONEY MARKET SHARES***

	A.P.R.	A.P.Y.
\$2500 - \$9,999	0.30%	0.30%
\$10,000- \$24,999	0.55%	0.55%
\$25,000 - \$49,999	0.60%	0.60%
\$50,000 - \$99,999	0.65%	0.65%
\$100,000 or more	0.70%	0.70%

JUMBO MONEY MARKET

	A.P.R.	A.P.Y.
\$99,999 .99 or less	0.25%	0.25%
\$100,000 - \$200,000	1.25%	1.25%
\$200,000.01 or more	1.65%	1.65%

** Dividends on all share and share certificates accounts are compounded quarterly.

*** Dividends on all money market share accounts are compounded and paid monthly. \$2,500.00 minimum deposit required to earn dividends.

**** If qualifying criteria are met.

