



Questions? Call 800.582.8275 ■ Bluebonnet.org

SAVINGS & INVESTMENTS

Effective February 1, 2012

DEPOSIT / TRANSACTION ACCOUNTS

Type	APY ¹	Dividend Rate
Savings	0.25%	0.25%
Escrow	0.25%	0.25%
Savings IRA	0.25%	0.25%
Club	0.25%	0.25%
Checking	0.25%	0.25%

MONEY MARKET ACCOUNTS / MONEY MARKET IRAs

Minimum Balance	APY ¹	Dividend Rate
\$2,500-\$24,999.99	0.50%	0.50%
\$25,000-\$99,999.99	0.50%	0.50%
\$100,000-\$349,999.99	0.65%	0.65%
\$350,000 and more	0.65%	0.65%

CERTIFICATES OF DEPOSIT IRAs

\$1,000 minimum deposit required

Term	APY ¹	Interest Rate
3 month	0.50%	0.500%
6 month	0.65%	0.650%
12 month	0.81%	0.810%
18 month	1.00%	1.000%
24 month	1.15%	1.140%
30 month	1.15%	1.140%
36 month	1.35%	1.340%
48 month	1.75%	1.740%
60 month	2.00%	1.980%

JUMBO CERTIFICATES OF DEPOSIT

\$100,000 minimum deposit required. Jumbo CDs earn a 0.25% APY above standard CD APY.

¹APY = Annual Percentage Yield. Rates, terms and conditions subject to change. Minimum deposit to open a Savings account is \$5. Minimum deposit to open a Checking Account is \$20. A penalty may be imposed for Certificate withdrawals made before maturity. Jumbo offers valid on new or renewing CDs. Refer to Bluebonnet's Account Information & Truth in Savings brochures for additional terms & conditions.

*Rate includes 0.25% reduction for automatic payment from a Bluebonnet Savings or Checking Account. Other rates are available. Share & CD Secured, Real Estate, Home Equity, Home Improvement and Promotional Loans are not eligible to receive a 0.25% reduction in the stated rate.

LOANS

Effective October 1, 2011

NEW VEHICLES/MOTORCYCLES (2010-11)

*As low as 2.99% APR.....(based on credit score)

PRE-OWNED VEHICLES/MOTORCYCLES

*As low as 2.99% APR.....(based on credit score)

GOOD SENSE TITLE

**As low as 7.25% APR.....(based on credit score)

NEW RVs

*As low as 6.50% APR.....(based on credit score)

PRE-OWNED RVs

*As low as 7.25% APR.....(based on credit score)

NEW BOATS

*As low as 6.50% APR.....(based on credit score)

PRE-OWNED BOATS

*As low as 7.25% APR.....(based on credit score)

MISCELLANEOUS SECURED

*As low as 6.25% APR.....(based on credit score)

OPEN END LINE OF CREDIT

As low as prime+ 2.00% APR.....(based on credit score)
Variable rate

UNSECURED

*As low as 7.74% APR.....(based on credit score)

HOME MORTGAGES, HOME IMPROVEMENT, 1ST & 2ND LIEN HOME EQUITY AND UNIMPROVED PROPERTY

Contact us for current rates & terms

STOCK SECURED

*As low as 6.50% APR.....(based on credit score)

CD SECURED

2% + CD rate.....Term: CD maturity

SHARE SECURED

Variable rate.....2% + Savings rate; Max. term: 10 yrs.

Rates, terms and conditions subject to change. Credit subject to approval.

