



Account Type	Minimum Balance to open	Minimum to Earn Dividends	Dividend Rate	Dividend Rate APY*
E-savings (electronic documents)	\$5.00	\$0.01	0.11%	<b>0.11%</b>
Savings (paper documents)	\$5.00	\$0.01	0.11%	<b>0.11%</b>
Prestige Checking (55 + years)	\$0.00	N/A	N/A	<b>N/A</b>
EZ Checking (Electronic check-less checking)**	\$0.00	N/A	N/A	<b>N/A</b>
Simple Checking** <i>Monthly fee waived with \$500 balance</i>	\$0.00	N/A	N/A	<b>N/A</b>
Pocket Cache Checking (13-17 years old)	\$0.00	N/A	N/A	<b>N/A</b>
Basic Business/Nonprofit Checking**	\$0.00	N/A	N/A	<b>N/A</b>
Dividend Bearing Business Checking**	\$0.00	\$0.01	0.25%	<b>0.25%</b>
<b>e-Money Market/Money Market</b> <i>Rates quoted in this table are applied only to the respective amount within that tier.</i>	\$2,500.00	\$0.01 - \$5,000.00	0.10%	<b>0.10%</b>
		\$5,000.01 - \$10,000.00	0.20%	<b>0.20%</b>
		\$10,000.01 - \$25,000.00	0.25%	<b>0.25%</b>
		\$25,000.01 - \$50,000.00	0.25%	<b>0.25%</b>
		\$50,000.01 - \$75,000.00	0.25%	<b>0.25%</b>
		\$75,000.01 - \$100,000.00	0.30%	<b>0.30%</b>
		\$100,000.01 - \$250,000.00	0.30%	<b>0.30%</b>
	\$250,000.01 and up	0.30%	<b>0.30%</b>	
IRA – Traditional IRA – Conversion Roth IRA – Roth IRA – Education	\$0.00	\$0.01	0.15%	<b>0.15%</b>

**Certificate – Traditional Term Share & Certificate IRA – Term Share (Traditional, Roth Conversion, Roth, Coverdell)**

Term	Minimum to Open & Earn Dividends	Dividend Rate	Dividend APY*
3 months	\$500.00	0.15%	0.15%
6 months	\$500.00	0.30%	0.30%
1 year	\$500.00	0.65%	0.65%
18 months	\$500.00	0.70%	0.70%
2 years	\$500.00	1.15%	1.16%
30 months	\$500.00	1.25%	1.26%
3 years	\$500.00	1.35%	1.36%
4 years	\$500.00	1.65%	1.66%
5 years	\$500.00	1.65%	1.66%
7 years	\$500.00	1.65%	1.66%

This form is a disclosure of terms applicable to our current Share and IRA Share Certificate Accounts. It supplements the terms of the Share Certificate, Membership Agreement, separate Schedule of Fees and Charges or other related material. Your periodic statement will provide your current status – such as dividends earned.

**Rates subject to change at any time**

\*Annual Percentage Yield

\*\* Monthly fee or transaction fees may apply. Please see Pricing Guide for additional detail. Available at any branch or online.

Certificate Rates effective as of **April 14, 2017**; Share Rates effective as of **April 14, 2017**.

Rates reviewed monthly by Board of Directors and subject to change at any time. Any account maintenance or transaction fees will reduce earning. Rates displayed here may be rounded.

Early withdrawal penalties may apply for IRA and Share Certificates. Consult your tax advisor to help determine the best IRA for you.

For more information on these investment options please call (907) 459-5900 or you may stop by your favorite branch and speak to a member services representative. (E-mail contact: [info@spiritofak.com](mailto:info@spiritofak.com))



# Consumer Loan Rates

## Available Discounts:

- Receive 0.25% off your interest rate on passenger vehicles less than 7 years old with a combined EPA mileage of 26 MPG or higher.

**Lowest rate available with discount(s) is 3.25% APR\*.**

New & Used Non-Commercial Vehicles	Up to 96 months	As low as 3.25%
	Term based on value of vehicle	
Classic Vehicles	Up to 96 months	As low as 4.25%
	Term based on value of vehicle, max financing of 75% of value.	
Reconstruct Vehicles	Up to 72 months	As low as 5.9%
	Term based on value of vehicle, max financing of 50% of value.	
Non-Luxury Motorhomes, Travel Trailers Pickup Campers, Combo Boats and Trailer Packages	Up to 96 months	As low as 6.25%
	Term based on age of collateral	
New & Used Power Toys	Up to 36 months	As low as 3.25%
	Term based on age of collateral	
Other Collateral	Up to 84 months	As low as 9.50%
	Term based on value of collateral	
Signature/Personal Loans	Up to 72 months	As low as 13.95%
	Term based on amount financed	
Payday Loans	Up to 6 months	28%
	Term based on amount financed. \$1000 max.	
Share Secured/CD Secured Loans	Call 459-5970 for info on terms	Variable interest rate is 4% over Share Dividend rate
Share Secured Visa Card	Revolving	12.99% - 18.00%
Visa Platinum	Revolving	9.99%
Visa Classic	Revolving	12.99% - 18.00%

\* APR = Annual Percentage Rate. **Effective date of May 8, 2017.** Up to 100% financing available, some restrictions may apply. Rates and terms dependent on credit qualifications. Rates are subject to change at any time. A loan processing fee of \$35 will be charged per credit report. Loans under \$2000 may have substantially higher APR. Optional Spirit of Alaska Protection and GAP Insurance available.

Contact the Consumer Loan Department at (907) 459-5970 for more detail.

\*\*Federal law requires us to verify all identities when opening new accounts. If you are applying with a joint applicant, their consent is implied when the application is submitted with the online loan application.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

