

Share Savings & Term Rates

Account Type	Minimum Balance to open	Minimum to Earn Dividends	Dividend Rate	APY*
e-Savings (electronic documents)	\$5.00	\$0.01	0.11%	0.11%
Savings (paper documents)	\$5.00	\$0.01	0.11%	0.11%
Business Savings & e-Savings	\$5.00	\$100.00	0.15%	0.15%
Health Savings (HSA) <i>Interest is earned on the tier's dividend rate. For example, a \$1500 deposit balance would earn .45% APY</i>	\$0.00	\$0.01 – \$999.99	0.10%	0.10%
		\$1,000.00 - \$9,999.99	0.45%	0.45%
		\$10,000 - \$24,999.99	0.75%	0.75%
		\$25,000.00+	1.00%	1.01%
e-Money Market/Money Market <i>Interest is earned on the tier's dividend rate. For example, a \$7500 deposit balance would earn .20% APY</i>	\$2,500.00	\$0.01 - \$5,000.00	0.15%	0.15%
		\$5,000.01 - \$10,000.00	0.20%	0.20%
		\$10,000.01 - \$25,000.00	0.25%	0.25%
		\$25,000.01 - \$50,000.00	0.30%	0.30%
		\$50,000.01 - \$75,000.00	0.30%	0.30%
		\$75,000.01 - \$100,000.00	0.30%	0.30%
		\$100,000.01 - \$250,000.00	0.30%	0.30%
\$250,000.01 and up	0.30%	0.30%		
IRA – Traditional, Conversion Roth, Roth, Education	\$0.00	\$0.01	0.15%	0.15%

Certificates – Traditional Term Share & Certificate IRA

Investment Options Disclosure

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. 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)

Term	Minimum to Open & Earn Dividends	Dividend Rate	APY*
3 months	\$500.00	0.09%	0.09%
6 months	\$500.00	0.15%	0.15%
12 months	\$500.00	0.21%	0.21%
18 months	\$500.00	0.23%	0.23%
24 months	\$500.00	0.27%	0.27%
30 months	\$500.00	0.27%	0.27%
3 years	\$500.00	0.35%	0.35%
4 years	\$500.00	0.46%	0.46%
5 years	\$500.00	0.63%	0.63%

Rates subject to change at any time. Certificate and Money Market Rates effective as of **March 15th, 2021**; Share Rates effective as of **April 14, 2017**. Rates reviewed monthly by Board of Directors. Any account maintenance or transaction fees will reduce earnings. Rates displayed here may be rounded.

*Annual Percentage Yield. ** Monthly fee or transaction fees may apply. Please see Pricing Guide for additional detail, available at any branch or online. 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 application.



Checking Account Rates

Account Type	Minimum Balance to open	Minimum to Earn Dividends	Dividend Rate	APY*
Prestige Checking (55 + years)	\$0.00	N/A	N/A	N/A
Prime Checking** <i>Monthly fee waived with \$250 balance</i>	\$0.00	\$1,000.00 – \$10,000.00 \$10,000.01 and up	0.10% 0.05%	0.10% 0.05%
EZ Checking** <i>(electronic only, paperless account)</i>	\$0.00	N/A	N/A	N/A
Simple Checking** <i>Monthly fee waived with \$250 balance</i>	\$0.00	N/A	N/A	N/A
Pocket Cache Checking <i>(13-17 yrs.)</i>	\$0.00	N/A	N/A	N/A
Basic Business/Nonprofit Checking**	\$0.00	N/A	N/A	N/A
Business Prime Checking**	\$0.00	\$0.01	0.25%	0.25%

Rates subject to change at any time. Checking account rates effective as of **July 15, 2020**. Rates reviewed monthly by Board of Directors. Any account maintenance or transaction fees will reduce earnings. Rates displayed here may be rounded.

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Revised 7/15/2020

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



Consumer Loan Rates

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

Type of Loan	Term	APR*
New Model Autos, Trucks & Vans** OUTDOOR SPECIAL RATES AVAILABLE	Up to 60 months	As low as 2.75%
	Term based on value of vehicle	
New & Used Non-Commercial Vehicles OUTDOOR SPECIAL RATES AVAILABLE	Up to 96 months	As low as 2.99%
	Term based on value of vehicle	
Classic Vehicles	Up to 96 months	As low as 4.90%
	Term based on value of vehicle, max financing of 75% of value.	
Reconstruct Vehicles	Up to 72 months	As low as 6.15%
	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 4.75%
	Term based on value of collateral	
New & Used ATV's & Watercraft OUTDOOR SHOW SPECIAL RATES AVAILABLE	Up to 72 months	As low as 3.75%
	Term based on value of collateral	
New & Used Power Toys	Up to 72 months	As low as 3.75%
	Term based on value of collateral	
Other Collateral	Up to 84 months	As low as 9.75%
	Term based on value of collateral	
Signature/Personal Loans	Up to 72 months	As low as 13.95%
	\$15,000 max.	
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 3% 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%

Effective date of May 1st, 2021. *Annual Percentage Rate (APR). Financing over 100% or for longer terms may incur a higher APR. 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 signer. Optional Spirit of Alaska Protection, Mechanical Repair Coverage and GAP Insurance available.

**On Approved Credit. New Model Rate is for new passenger-vehicle models of the current year of the application. Borrower credit score must be 725 or higher and borrower(s) must meet all criteria of an A+ borrower. No co-signer deals, refinances, or used autos allowed. All approvals must be funded within 30 days. 100% max loan-to-value, prior to fees and back-end, with a max term of 60 months.

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OUTDOOR SHOW SPECIALS

90-DAYS TO FIRST PAYMENT

Type of Loan	Term	APR*
OUTDOOR SHOW SPECIAL New Model Autos, Trucks & Vans** Promo rate good from 5/01/2021 - 06/19/2021	Up to 60 months	As low as 2.50%
	Term based on value of vehicle. Max term of 60 months.	
OUTDOOR SHOW SPECIAL New & Used Non-Commercial Vehicles*** Promo rate good from 5/01/2021 - 06/19/2021	Up to 96 months	As low as 2.75%
	Term based on value of vehicle	
OUTDOOR SHOW SPECIAL New & Used ATV's & Watercraft† Promo rate good from 5/01/2021 - 06/19/2021	Up to 72 months	As low as 2.99%
	Term based on value of collateral	

Effective date of May 1st, 2021. *Annual Percentage Rate (APR). Financing over 100% or for longer terms may incur a higher APR. 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 signer. Optional Spirit of Alaska Protection, Mechanical Repair Coverage and GAP Insurance available.

**On Approved Credit. New Model Rate is for new passenger-vehicle models of the current year of the application. Borrower credit score must be 725 or higher and borrower(s) must meet all criteria of an A+ borrower. No co-signer deals, refinances, or used autos allowed. All approvals must be funded within 30 days. 100% max loan-to-value, prior to fees and back-end, with a max term of 60 months.

***On Approved Credit. Borrower must be A grade. 100% MAX Loan to value. Rate promotion is for New & Used passenger-vehicle models. No co-signer deals or refinances allowed. All approvals must be funded within 30-days.

†Offer good for New & Used ATVs & Watercraft. Available for A grade borrowers. Financing over the MSRP value may result in higher APR.

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Revised 05/01/2021