



SAVINGS & LOAN RATES

CATCH THE WAVE TO BETTER BANKING

Branches located in Bellmore, Brooklyn, Hauppauge, Hicksville, Massapequa, Riverhead, Sayville, & Selden

Web site: islandfcu.com Island Anytime: 631-851-1100 Routing #: 221475896

Prime Rate: 5.25%

CURRENT INTEREST RATES – Effective September 11, 2019

Account Type		Current Rate	Current APY
Regular Savings ¹		0.05%	0.05%
Holiday Club or Vacation Club ¹		0.05%	0.05%
Escrow ¹		0.05%	0.05%
CHECKING ³		0.05%	0.05%
IRA Savings (Traditional & Roth) ¹		0.20%	0.20%
MONEY MARKET PLUS – Variable Rate ¹		0.10%	0.10%
MONEY MARKET GOLD – Variable Rate ¹			
Tier 1	Up to \$49,999.99	0.05%	0.05%
Tier 2	\$50,000 - \$99,999.99	0.25%	0.25%
Tier 3	\$100,000 - \$249,999.99	0.35%	0.35%
Tier 4	\$250,000 - \$499,999.99	0.45%	0.45%
Tier 5	\$500,000 - \$999,999.99	0.75%	0.75%
Tier 6	\$1,000,000 & Over	1.00%	1.00%
CERTIFICATE ACCOUNTS – Fixed Rate ²			
	3 Month	0.75%	0.75%
	6 Month	1.00%	1.00%
	12 Month	1.74%	1.75%
	18 Month **Special**	2.00%	2.02%
	24 Month	2.05%	2.07%
	36 Month	2.10%	2.12%
	48 Month	2.15%	2.17%
	60 Month	2.20%	2.22%
	84 Month	2.25%	2.27%



Share account with \$1 minimum balance required for membership. A PY=Annual Percentage Yield. ¹ Variable rate accounts. Subject to change without notice. ² Fixed rate accounts. Minimum balance to open and receive rate: \$1,000 for regular; \$500 for youth certificate. ³ Checking: \$2,500 minimum to earn interest. *** New Money is money that is not on deposit at Island Federal Credit Union.

TouchTone Teller: 800-383-5537

Social Security/Direct Deposit: 800-772-1213

Bill Payer Service: 631-851-1100

Shared Branch Locator: 888-287-9475

Debit MasterCard Activation & Pin: 800-992-3808

AD&D/CMFG: 888-888-3942

Classic/Secure Credit Mastercard: 855-519-9469

World Credit Mastercard: 855-650-7845

CURRENT LOAN RATES

Effective: September 11, 2019

Product		Fixed Rates		Fixed Rates	Last
		as low as:		as low as:	Changed
Auto Loan (Same rate for new or used!)		<u>New</u>	<u>Used</u>	<u>Used</u>	
	12 Months	2019	2012-2018	2009-2011	(05/10/19)
	24 Months	2019	2012-2018	2009-2011	(05/10/19)
	36 Months	2019	2012-2018	2009-2011	(05/10/19)
	48 Months	2019	2012-2018	2010-2011	(05/10/19)
	60 Months	2019	2012-2018	2011	(05/10/19)
	72 Months	2019	2012-2018		(05/10/19)
	84 Months	2019	2013-2018		(05/10/19)
	96 Months	2019	2014-2018		(05/10/19)
First Time Car Buyer		2019	2012-2018	2009-2010	(05/10/19)
Boat & RV Loan			4.99%	Please speak with a representative for additional information	
Motorcycle Loans (New Only) 60 month max term			4.99%	Please speak with a representative for additional information	
Home Equity Line Of Credit¹ (No Closing Costs)*			As low as 1.99%+	As Low As Prime for Life+	
Fixed Rate Home Equity Loan²					
	12 – 60 Months (No Closing Costs)*		4.74%		(03/01/19)
	61 - 120 Months (No Closing Costs)*		4.74%		(03/01/18)
	180 Months (No Closing Costs) *		5.49%		(03/01/18)
	240 Months (No Closing Costs)*		5.74%		(03/01/18)
Fixed Rate Home Equity Secured Balloon Loan					
	240 Months		4.00%		(11/22/17)
Mortgage**		Rates Change Daily – Call 631-851-1100 x 1347 for today's low rates!			
Unsecured (Personal) Loan					
	Up to 60 months		9.99%		(10/01/18)
Share			N/A	3.25% (12-60 months)	(11/22/17)
<i>(Dividend + 3.00% - rate rounded to the quarter %)</i>					
Island MasterCard (variable rate)					
	Credit Mastercard Credit Card		N/A	9.95%	(08/07/2019)
Overdraft Protection Line of Credit			N/A	7.25%	(09/03/2019)
Student Choice Educational Loans (variable rate)			N/A	See website for rate info	Up to \$75,000
Student Choice Private Consolidation Loans (variable rate)			N/A	See website for rate info	Up to \$100,000

Membership eligibility applies. +APR=Annual Percentage Rate. Rates and terms accurate as of 09/11/2019 and subject to change without notice. All offers of credit subject to credit approval; applicants may be offered credit at higher rates and other terms. Rates featured are the lowest for the product advertised. ¹Rate is based on prime rate plus a margin; margin is disclosed at account opening. Current prime rate is 5.25%. Home Equity Line of Credit (HELOC) is a variable rate product with a maximum rate of 16%. Loan-to-value restrictions may apply. Hazard insurance required on all loans; flood insurance may be required. Rates advertised are for primary residence and properties located in New York. Introductory rate is a fixed rate for the first 12 months, for borrower(s) who maintain the minimum balance requirements for the first 12 months after the funding date (HELOC limits up to \$250,000=\$25,000; \$250,000.01-\$500,000=\$50,000 and \$500,000.01-\$1,000,000=\$100,000). Minimum balance requirements must also be maintained for 36 months after the funding date to avoid payment of closing costs. After the introductory period, APR will vary based on the prime rate. May obtain credit advances for 10 years. ²*No closing costs option is only available for limits up to \$500,000. Property must be the primary residence and located in Nassau or Suffolk County. Other terms and restrictions apply to properties located outside of Nassau or Suffolk County. **Consult your tax advisor for information regarding the deductibility of interest and other charges. ** Mortgage rates subject to change without notice.

