

Rates Effective as of: October 1, 2024

Savings Accounts

Minimum Balance	Dividend Rate	APY*
\$5.00	0.10%	0.10%
Youth Savers**		
\$5.00-\$5,000	0.25%	0.25%
\$5,000.01 or more	0.10%	0.10%

*APY (Annual Percentage Yield). Share Account Dividends are declared by the Board of Directors each calendar quarter. Share Account Dividends are current as of the First Quarter 2024. Savings Accounts include Primary, Second Share, and Third Share.

**Youth Savers Account eligible for individuals under age 18. Parent or Legal Guardian must be named as joint owner (child as primary). A minimum \$5 balance required to open an account. Membership and other qualifications apply. 0.25% APY applies to Youth Savers Accounts up to a \$5,000 balance, balances above \$5,000 will receive the current regular savings rate.

CD and IRA Accounts

Term	Min. Balance	Dividend Rate	APY*
90 Day	\$500	1.99%	2.00%
6 Month	\$500	2.50%	2.53%
12 Month	\$500	3.00%	3.04%
18 Month	\$500	3.00%	3.04%
24 Month	\$500	3.00%	3.04%
36 Month	\$500	3.00%	3.04%
48 Month	\$500	3.00%	3.04%
60 Month	\$500	3.00%	3.04%

Certificate Rates are used for both Share Certificates (CDs) and IRAs. For all Share Certificates and IRAs, a penalty is imposed for early withdrawal.

Christmas Club Accounts

Minimum Balance	Dividend Rate	APY*
\$5.00	0.10%	0.10%

Dividends for Christmas Club Accounts are paid monthly. Christmas Club funds are deposited to your Checking Account each November 1.

Checking Accounts

Minimum Balance	Dividend Rate	APY*
Basic Checking		
Less than \$500	0.05%	0.05%
\$500 or more	0.05%	0.05%
Checking Plus		
Less than \$500	0.05%	0.05%
\$500 or more	0.05%	0.05%
Teen Checking¹		
\$500 or less	0.05%	0.05%
\$500 or more	0.05%	0.05%
HSA (Health Savings Account)		
Min. balance \$3,000	1.00%	1.004%
Min. balance \$5,000	1.25%	1.257%
Min. balance \$10,000	1.50%	1.510%
No Overdraft Checking		
	0.00%	0.00%

¹Teen Checking is designed to help teens establish healthy savings and spending habits by opting out of Courtesy Pay, Overdraft Protection and Regulation E. Must be 13-17 years old to qualify for the Teen Checking Account. Membership and other qualifications apply. Parent or Legal Guardian must be named as joint owner (Teen as primary).

Money Market Accounts

Minimum Balance	Dividend Rate	APY*
\$2,500-\$9,999	0.12%	0.12%
\$10,000-\$24,999	0.12%	0.12%
\$25,000-\$49,999	0.20%	0.20%
\$50,000-\$99,999	0.30%	0.30%
\$100,000 or more	0.50%	0.50%

Money Market Rates change each month.



KCT Rates

Effective as of: October 1, 2024

Building Stronger Communities Together



Auto

New: 2023 Models & Newer

Term	APR
24 Month	Starting at 5.24%
36 Month	Starting at 5.24%
48 Month	Starting at 5.49%
60 Month	Starting at 5.74%
72 Month*	Starting at 5.99%

Used: 2015 - 2022 Models

Term	APR
24 Month	Starting at 5.74%
36 Month	Starting at 5.74%
48 Month	Starting at 6.24%
60 Month	Starting at 6.49%
72 Month*	Starting at 6.74%

*\$20,000 minimum for loan amount. For models 2014 and older contact KCT for rates.

Motorcycle, Boat & Recreational Vehicle (RV)

New: 2023 Models & Newer

Term	APR
24 Month	Starting at 5.74%
36 Month	Starting at 5.74%
48 Month	Starting at 6.24%
60 Month	Starting at 6.49%
72 Month	Starting at 6.74%
120 Month ¹	Starting at 8.74%

Used: 2015 - 2022 Models

Term	APR
24 Month	Starting at 6.24%
36 Month	Starting at 6.24%
48 Month	Starting at 6.74%
60 Month	Starting at 6.99%
72 Month ¹	Starting at 8.49%
120 Month ^{1,2}	Starting at 9.99%

¹The 120 month term is available for RV Loans only and requires a minimum of \$50,000 financed for new and \$50,000 financed for used. 72 month for RV and boat only.

²Used models 2015-2022 for RV only. For models 2014 and older contact KCT for rates.

Personal Watercraft & Snowmobile

2023 Models & Newer

Term	APR
24 Month	Starting at 7.74%
36 Month	Starting at 7.74%
48 Month	Starting at 8.49%
60 Month	Starting at 8.74%
72 Month	Starting at 8.99%

For models 2022 and older contact KCT for rates.

Student Choice Refinancing

Term	APR
5 Year	Starting at 4.49%
10 Year	Starting at 5.99%
15 Year	Starting at 6.74%

Variable rate loans available based on Prime Rate and spread. Contact KCT for rates.

Specialty (Unsecured) Loans

	Term (months)	APR
Whatever Loan	Up to 60	Starting at 10.49%
Get Out of Debt	Up to 48	Starting at 9.24%

The final rate you receive will be based upon your credit history. Rates are subject to change. APR = Annual Percentage Rate.

Mortgage Rates Available Upon Request

KCT offers mortgage programs including

- Fixed Rate Loans
- Adjustable Rate Loans
- VA
- No Closing Cost Options
- Options for less than perfect credit
- First-Time Home Buyers Program
- Retained Servicing
- Refinancing Options
- USDA

Fixed-rate Mortgages

- Fixed monthly payments for the life of the loan
- Available in 10, 15, 20 and 30 year terms
- Minimum down payment of 5%

FHA Mortgages

- More relaxed credit requirements and a minimum down payment of 3.5%
- Available in 15 and 30 year terms

Adjustable Rate Mortgages (ARMs)

- The rate changes during the life of the loan. ARMs usually offer a lower initial interest rate than fixed-rate.
- Available in 1/1, 3/1, 5/1, 7/1, and 10/1 ARMs

First-time Home Buyer Program

- At least one borrower hasn't had ownership interest in a property in the last three years.
- Minimum down payment of 3%

For more information on choosing the right mortgage, call 847-741-3344.

Home Equity Products

Fixed Rate: 85% Loan to Value - First Lien Position*

Term	APR
Up to 60 Months	Starting at 7.75%
61-84 Months	Starting at 8.25%
85-120 Months	Starting at 8.50%
121-180 Months	Starting at 9.50%

Fixed Rate: 85% Loan to Value - Second Lien Position*

Term	APR
Up to 60 Months	Starting at 8.00%
61-84 Months	Starting at 8.50%
85-120 Months	Starting at 9.00%
121-180 Months	Starting at 10.00%

*\$10,000 Minimum for loan amount.

Variable Lines of Credit: 85% Loan-to-Value

Lien Position	APR	Calculation
First Position	Starting at 7.75%	Prime Rate minus 0.25%
Second Position	Starting at 8.00%	Prime Rate

The Annual Percentage Rate for KCT's Home Equity Variable Lines of Credit may change quarterly on January 1st, April 1st, July 1st, and October 1st based upon the Prime Rate as reported by the Wall Street Journal, currently 8.00%. The floor for KCT's Home Equity Variable Lines of Credit is 4.00% APR, with a ceiling of 18.00% APR.

Credit Cards

Classic

17.99%^{APR} - 19.99%^{APR} - 25.99%^{APR} - 28.99%^{APR}

Platinum

7.99%^{APR} - 9.99%^{APR} - 12.99%^{APR}

Signature Cash Back

15.74%^{APR} - 24.74%^{APR}

The Annual Percentage Rate for KCT's Visa Signature Cash Back Card may change quarterly on January 1st, April 1st, July 1st, and October 1st based upon the Prime Rate as reported by the Wall Street Journal, currently 8.50%. The floor for KCT's Visa Signature Cash Back Card is 10.99% APR, with a ceiling of 29.99% APR.