



# LOAN RATES

Effective Date: 01/01/19

CREDIT CARDS	
	<b>Visa Platinum Credit Card*</b>
740+	9.9%
739-720	10.9%
719-670	12.9%
669-620	15.9%
Below 619	17.9%

**Ask about  
1st  
Mortgage  
Rates!!**

UNSECURED LOANS			
	12 MONTH*	24 MONTH*	36 MONTH*
740+	12.75%	13.75%	14.75%
739-720	13.00%	14.00%	15.00%
719-670	13.50%	14.50%	15.50%
669-620	15.00%	16.00%	17.00%
Below 619	18.00%	18.00%	18.00%

OVERDRAFT PROTECTION
18%*

QWIK LOAN
28.00%*
<small>\$20.00 Application Fee for all applicants 1-6 month term Max Loan Amount of \$1000.00</small>

FIXED RATE HOME EQUITY LOANS			
	5 YEAR*	10 YEAR*	15 YEAR*
<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>			
740+	4.00%	4.75%	5.75%
739-720	4.50%	5.25%	6.25%
719-670	5.00%	5.75%	6.75%
669-620	9.00%	9.75%	10.75%
Below 619	13.00%	13.75%	14.75%

HOME EQUITY VARIABLE LINE OF CREDIT	
	Rate*
<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>	
740+	4.25%
739-720	4.75%
719-670	5.25%
669-620	8.75%
Below 619	13.25%
<small>Variable rate may be adjusted once per quarter Maximum increase/decrease per quarter is 0.5%, per year is 2% 8-year draw period with a 10-year payback</small>	

MINI-MORTGAGE			
	5 Year*	7 Year*	10 Year*
740+	2.95%	3.45%	3.95%
739-720	3.20%	3.70%	4.20%
719-670	3.70%	4.20%	4.45%
669-620	7.20%	7.45%	7.95%
Below 619	11.70%	12.45%	12.95%
<small>1st Mortgage less than \$150K and LTV 50% or less.</small>			

HOME IMPROVEMENT LOAN	
Up to 15 Years	Rate*
740+	9.00%
739-720	10.00%
719-670	11.00%
669-620	12.00%
Below 619	13.00%
<small>Maximum loan \$17,500 Up to 100% LTV - Equity is NOT required See Loan Officer for details</small>	

SECURED LOAN		
Type	Rate	Term
Savings Secured	Rate is 3% over shares	Limit of a 5-year term
Certificate Secured	Rate is 2% over certificate rate	Loan term is equal to certificate maturity

\*All rates shown are Annual Percentage Rate (APR).  
Rate shown is lowest rate available.  
Rates are subject to change without notice.



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## NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

24 Month Term*	80%	90%	100%
740+	2.60%	3.10%	3.35%
739-720	2.85%	3.35%	3.60%
719-670	3.40%	3.90%	4.15%
669-620	6.95%	7.45%	7.70%
Below 619	12.70%	13.20%	13.45%

36 Month Term*	80%	90%	100%
740+	2.60%	3.15%	3.35%
739-720	2.85%	3.40%	3.60%
719-670	3.40%	3.95%	4.15%
669-620	6.95%	7.50%	7.70%
Below 619	12.70%	13.25%	13.45%

48 Month Term*	80%	90%	100%
740+	2.70%	3.30%	3.60%
739-720	2.95%	3.55%	3.85%
719-670	3.50%	4.10%	4.40%
669-620	7.05%	7.65%	7.95%
Below 619	12.80%	13.40%	13.70%

60 Month Term*	80%	90%	100%
740+	2.80%	3.35%	3.70%
739-720	3.05%	3.60%	3.95%
719-670	3.60%	4.15%	4.50%
669-620	7.15%	7.70%	8.05%
Below 619	12.90%	13.45%	13.80%

72 Month Term*	80%	90%	100%
740+	2.99%	3.39%	3.94%
739-720	3.24%	3.64%	4.19%
719-670	3.79%	4.19%	4.74%
669-620	7.34%	7.74%	8.29%
Below 619	13.09%	13.49%	14.04%

84 Month Term*	80%	90%	100%
740+	5.04%	5.54%	6.04%
739-720	5.29%	5.79%	6.29%
719-670	5.84%	6.34%	6.84%
669-620	9.39%	9.89%	10.39%
Below 619	15.14%	15.64%	16.14%

## MOTORCYCLE AND RV LOANS

24 Month Term*	Motorcycle	Group A	Group B
740+	6.20%	7.20%	8.20%
739-720	6.45%	7.45%	8.45%
719-670	6.95%	7.95%	8.95%
669-620	10.45%	11.45%	12.45%
Below 619	15.95%	16.95%	17.95%

36 Month Term*	Motorcycle	Group A	Group B
740+	6.30%	7.30%	8.30%
739-720	6.55%	7.55%	8.55%
719-670	7.05%	8.05%	9.05%
669-620	10.55%	11.55%	12.55%
Below 619	16.05%	17.05%	18.00%

48 Month Term*	Motorcycle	Group A	Group B
740+	6.50%	7.50%	8.50%
739-720	6.75%	7.75%	8.75%
719-670	7.25%	8.25%	9.25%
669-620	10.75%	11.75%	12.75%
Below 619	16.25%	17.25%	18.00%

60 Month Term*	Motorcycle	Group A	Group B
740+	6.60%	7.60%	8.60%
739-720	6.85%	7.85%	8.85%
719-670	7.35%	8.35%	9.35%
669-620	10.85%	11.85%	12.85%
Below 619	16.35%	17.35%	18.00%

72 Month Term*	Motorcycle	Group A	Group B
740+	7.19%	8.19%	9.19%
739-720	7.44%	8.44%	9.44%
719-670	7.94%	8.94%	9.94%
669-620	11.44%	12.44%	13.44%
Below 619	16.94%	17.94%	18.00%

84 Month Term*	Motorcycle	Group A	Group B
740+	8.19%	9.19%	10.19%
739-720	8.44%	9.44%	10.44%
719-670	8.94%	9.94%	10.94%
669-620	12.44%	13.44%	14.44%
Below 619	17.94%	18.00%	18.00%

\*All rates shown are Annual Percentage Rate (APR). Rates are subject to change without notice.

72 and 84 month terms are available only for loan amounts over \$20,000.

Group A= Street Legal ex: Motor home, trailer, camper, boat with trailer; Group B= Not Street Legal ex: 4 Wheeler, snowmobile, wave runner.

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