



# LOAN RATES

Effective Date: 08/17/20

## NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

24 Month Term*	80%	90%	100%
750+	2.40%	2.85%	2.95%
749-720	2.65%	3.10%	3.20%
719-670	3.20%	3.65%	3.75%
669-630	5.20%	5.65%	5.75%
629-600	8.75%	9.20%	9.30%
599 & Below	12.50%	12.95%	13.05%

36 Month Term*	80%	90%	100%
750+	2.40%	2.85%	2.95%
749-720	2.65%	3.10%	3.20%
719-670	3.20%	3.65%	3.75%
669-630	5.20%	5.65%	5.75%
629-600	8.75%	9.20%	9.30%
599 & Below	12.50%	12.95%	13.05%

48 Month Term*	80%	90%	100%
750+	2.50%	2.85%	2.95%
749-720	2.75%	3.10%	3.20%
719-670	3.30%	3.65%	3.75%
669-630	5.30%	5.65%	5.75%
629-600	8.85%	9.20%	9.30%
599 & Below	12.60%	12.95%	13.05%

60 Month Term*	80%	90%	100%
750+	2.60%	2.85%	2.95%
749-720	2.85%	3.10%	3.20%
719-670	3.40%	3.65%	3.75%
669-630	5.40%	5.65%	5.75%
629-600	8.95%	9.20%	9.30%
599 & Below	12.70%	12.95%	13.05%

72 Month Term*	80%	90%	100%
750+	2.79%	2.85%	2.95%
749-720	3.04%	3.10%	3.20%
719-670	3.59%	3.65%	3.75%
669-630	5.59%	5.65%	5.75%
629-600	9.14%	9.20%	9.30%
599 & Below	12.89%	12.95%	13.05%

84 Month Term*	80%	90%	100%
750+	4.00%	4.50%	5.00%
749-720	4.25%	4.75%	5.25%
719-670	4.80%	5.30%	5.80%
669-630	6.80%	7.30%	7.80%
629-600	10.35%	10.85%	11.35%
599 & Below	14.10%	14.60%	15.10%

## MOTORCYCLE AND RV LOANS

24 Month Term*	Motorcycle	Group A	Group B
750+	4.99%	3.99%	5.99%
749-720	5.24%	4.24%	6.24%
719-670	5.74%	4.74%	6.74%
669-630	7.74%	6.74%	8.74%
629-600	11.24%	10.24%	12.24%
599 & Below	14.74%	13.74%	15.74%

36 Month Term*	Motorcycle	Group A	Group B
750+	5.24%	4.24%	6.24%
749-720	5.49%	4.49%	6.49%
719-670	5.99%	4.99%	6.99%
669-630	7.99%	6.99%	8.99%
629-600	11.49%	10.49%	12.49%
599 & Below	14.99%	13.99%	15.99%

48 Month Term*	Motorcycle	Group A	Group B
750+	5.49%	4.49%	6.49%
749-720	5.74%	4.74%	6.74%
719-670	6.24%	5.24%	7.24%
669-630	8.24%	7.24%	9.24%
629-600	11.74%	10.74%	12.74%
599 & Below	15.24%	14.24%	16.24%

60 Month Term*	Motorcycle	Group A	Group B
750+	5.74%	4.74%	6.74%
749-720	5.99%	4.99%	6.99%
719-670	6.49%	5.49%	7.49%
669-630	8.49%	7.49%	9.49%
629-600	11.99%	10.99%	12.99%
599 & Below	15.49%	14.49%	16.49%

72 Month Term*	Motorcycle	Group A	Group B
750+	5.99%	4.99%	6.99%
749-720	6.24%	5.24%	7.24%
719-670	6.74%	5.74%	7.74%
669-630	8.74%	7.74%	9.74%
629-600	12.24%	11.24%	13.24%
599 & Below	15.74%	14.74%	16.74%

84 Month Term*	Motorcycle	Group A	Group B
750+	6.49%	5.49%	7.49%
749-720	6.74%	5.74%	7.74%
719-670	7.24%	6.24%	8.24%
669-630	9.24%	8.24%	10.24%
629-600	12.74%	11.74%	13.74%
599 & Below	16.24%	15.24%	17.24%

\*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.



# LOAN RATES

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CREDIT CARDS	
	Visa Platinum Credit Card*
750+	9.9%
749-720	10.9%
719-670	12.9%
669-630	13.9%
629-600	15.9%
599 & Below	17.9%

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

UNSECURED LOANS			
	12 MONTH*	24 MONTH*	36 MONTH*
750+	12.75%	13.75%	14.75%
749-720	13.00%	14.00%	15.00%
719-670	13.50%	14.50%	15.50%
669-630	14.50%	15.50%	16.50%
629-600	16.00%	17.00%	18.00%
599 & Below	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			
<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>	5 YEAR*	10 YEAR*	15 YEAR*
750+	3.00%	4.45%	5.45%
749-720	3.50%	4.95%	5.95%
719-670	4.00%	5.45%	6.45%
669-630	5.00%	6.45%	7.45%
629-600	8.00%	9.45%	10.45%
599 & Below	12.00%	13.45%	14.45%

HOME EQUITY VARIABLE LINE OF CREDIT	
<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>	Rate*
750+	3.25%
749-720	3.75%
719-670	4.25%
669-630	6.25%
629-600	8.75%
599 & Below	12.25%
<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*
750+	2.50%	3.25%	3.75%
749-720	2.75%	3.50%	4.00%
719-670	3.25%	4.00%	4.25%
669-630	5.25%	6.00%	6.25%
629-600	8.70%	9.45%	9.70%
599 & Below	11.20%	12.20%	12.70%
<small>1st Mortgage less than \$150K and LTV 50% or less.</small>			

HOME IMPROVEMENT LOAN	
Up to 15 Years	Rate*
750+	7.00%
749-720	8.00%
719-670	9.00%
669-630	10.00%
629-600	11.00%
599 & Below	12.00%
<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.