



# LOAN RATES

Effective Date: 01/20/22

## NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

24 Month Term*	80%	90%	100%
750+	2.25%	2.70%	2.80%
749-720	2.50%	2.95%	3.05%
719-670	3.05%	3.50%	3.60%
669-630	5.05%	5.50%	5.60%
629-600	8.60%	9.05%	9.15%
599 & Below	12.35%	12.80%	12.90%

36 Month Term*	80%	90%	100%
750+	2.25%	2.70%	2.80%
749-720	2.50%	2.95%	3.05%
719-670	3.05%	3.50%	3.60%
669-630	5.05%	5.50%	5.60%
629-600	8.60%	9.05%	9.15%
599 & Below	12.35%	12.80%	12.90%

48 Month Term*	80%	90%	100%
750+	2.35%	2.70%	2.80%
749-720	2.60%	2.95%	3.05%
719-670	3.15%	3.50%	3.60%
669-630	5.15%	5.50%	5.60%
629-600	8.70%	9.05%	9.15%
599 & Below	12.45%	12.80%	12.90%

60 Month Term*	80%	90%	100%
750+	2.45%	2.70%	2.80%
749-720	2.70%	2.95%	3.05%
719-670	3.25%	3.50%	3.60%
669-630	5.25%	5.50%	5.60%
629-600	8.80%	9.05%	9.15%
599 & Below	12.55%	12.80%	12.90%

72 Month Term*	80%	90%	100%
750+	2.64%	2.70%	2.80%
749-720	2.89%	2.95%	3.05%
719-670	3.44%	3.50%	3.60%
669-630	5.44%	5.50%	5.60%
629-600	8.99%	9.05%	9.15%
599 & Below	12.74%	12.80%	12.90%

84 Month Term*	80%	90%	100%
750+	3.85%	4.35%	4.85%
749-720	4.10%	4.60%	5.10%
719-670	4.65%	5.15%	5.65%
669-630	6.65%	7.15%	7.65%
629-600	10.20%	10.70%	11.20%
599 & Below	13.95%	14.45%	14.95%

## MOTORCYCLE AND RV LOANS

24 Month Term*	Motorcycle	Group A	Group B
750+	4.79%	3.79%	5.79%
749-720	5.04%	4.04%	6.04%
719-670	5.54%	4.54%	6.54%
669-630	7.54%	6.54%	8.54%
629-600	11.04%	10.04%	12.04%
599 & Below	14.54%	13.54%	15.54%

36 Month Term*	Motorcycle	Group A	Group B
750+	5.04%	4.04%	6.04%
749-720	5.29%	4.29%	6.29%
719-670	5.79%	4.79%	6.79%
669-630	7.79%	6.79%	8.79%
629-600	11.29%	10.29%	12.29%
599 & Below	14.79%	13.79%	15.79%

48 Month Term*	Motorcycle	Group A	Group B
750+	5.29%	4.29%	6.29%
749-720	5.54%	4.54%	6.54%
719-670	6.04%	5.04%	7.04%
669-630	8.04%	7.04%	9.04%
629-600	11.54%	10.54%	12.54%
599 & Below	15.04%	14.04%	16.04%

60 Month Term*	Motorcycle	Group A	Group B
750+	5.54%	4.54%	6.54%
749-720	5.79%	4.79%	6.79%
719-670	6.29%	5.29%	7.29%
669-630	8.29%	7.29%	9.29%
629-600	11.79%	10.79%	12.79%
599 & Below	15.29%	14.29%	16.29%

72 Month Term*	Motorcycle	Group A	Group B
750+	5.79%	4.79%	6.79%
749-720	6.04%	5.04%	7.04%
719-670	6.54%	5.54%	7.54%
669-630	8.54%	7.54%	9.54%
629-600	12.04%	11.04%	13.04%
599 & Below	15.54%	14.54%	16.54%

84 Month Term*	Motorcycle	Group A	Group B
750+	6.29%	5.29%	7.29%
749-720	6.54%	5.54%	7.54%
719-670	7.04%	6.04%	8.04%
669-630	9.04%	8.04%	10.04%
629-600	12.54%	11.54%	13.54%
599 & Below	16.04%	15.04%	17.04%

\*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. Vehicles in excess of 100,000 miles are subject to rate increase.

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



# LOAN RATES

Effective Date: 01/12/21

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+	3.00%
749-720	3.50%
719-670	4.00%
669-630	6.00%
629-600	8.50%
599 & Below	12.00%
<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.