

Loan Rates

as of September 30, 2020

Rates are subject to change without notice

APR = Annual Percentage Rate

2020 New Cars and Trucks:	<i>up to 60 months</i>	<i>2.00% to 10.00%</i> **	<i>APR</i>
<i>Up to 100% of purchase price as per sales agreement.</i>	<i>72 months</i>	<i>3.00% to 11.00%</i> **	<i>APR</i>
<i>Can not finance tags, taxes, destination charges or extended warranties.</i>			
Used Cars and Trucks up to 2 Years Old:	<i>up to 60 months</i>	<i>3.50% to 11.50%</i> **	<i>APR</i>
<i>72 months if over \$20,000</i>	<i>72 months</i>	<i>4.00% to 12.00%</i> **	<i>APR</i>
<i>Up to 100% NADA Clean Retail Value</i>			
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Used Cars and Trucks Over 2 Years Old:	<i>up to 60 months</i>	<i>4.00% to 12.00%</i> **	<i>APR</i>
<i>72 months if over \$20,000</i>	<i>72 months</i>	<i>4.50% to 12.50%</i> **	<i>APR</i>
<i>Up to 100% NADA Clean Retail Value</i>			
Used Car Pledge:	<i>same as used cars</i>	<i>6.00% to 14.00%</i> **	<i>APR</i>
<i>80% NADA Clean Retail Value > 8 years old</i>			
<i>90% NADA Clean Retail Value < 8 years old</i>			
New RVs / Boats / Trailers:	<i>same as new cars</i>	<i>New Car + 2.5%</i> **	<i>APR</i>
<i>80% of NADA Suggested List / High Value</i>			
<i>or 80% of dealer sheet whichever is less.</i>			
Used RVs / Boats / Trailers:	<i>same as used cars</i>	<i>Used Car + 1.5%</i> **	<i>APR</i>
<i>100% of NADA Used Wholesale / Average Value</i>			
<i>or 100% of dealer sheet whichever is less.</i>			
New and Used Motorcycles / ATVs:	<i>Up to 60 months</i>	<i>New Car + 2.5%</i> **	<i>APR</i>
<i>New - 65% of NADA Suggested List. Used - 65% of</i>		<i>Used Car + 1.5%</i> **	<i>APR</i>
<i>NADA Average Retail. Both 65% of purchase price or NADA whichever is</i>			
<i>less.</i>			

All rates are payroll deduction rates. Add .25% if not payroll deduction.

** Rates are based on an evaluation of applicant's credit. The actual APR will be disclosed at the time of loan approval. Not all applicants will qualify for the lowest rate.

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New Equipment:	Same as new cars	New Car + 2.5% **	APR
Value must be greater than \$1,000. Up to 100% of value			
shown on Dealer's Bill of Sale. A UCC1 will be filed.			
Used Equipment:	Same as Signature loan	Same as Signature**	APR
Mobile Homes:			
Mobile Home and members lot placed as security. Up to 80% of appraised value of mobile home and lot.	Up to 120 months	5.25% to 13.25% **	APR
All other cases. Up to 80% of appraised value of the mobile home.	Up to 120 months	10.0% to 18.0% **	APR
Real Estate:	Up to 120 months	5.00%	APR
Max amount \$100,000. First Deed 90% of appraised value.			
Second Deed – Combined total of first and second deeds can not exceed 80% of current (within 60 days) appraised value. 75% of current tax appraisal.			
Signature Loans up to \$1,999:	24 months	10.0% to 18.0% **	APR
up to \$3,999:	36 months	11.0% to 18.0% **	APR
\$4,000 to \$7,000:	48 months	12.0% to 18.0% **	APR
Open-End:	4.75% over prime (3.25%)	7.75%	APR
This is part of the max amount of \$7,000 on all Signature Loans.			
Educational:	Up to 60 months	6.5% to 14.5% **	APR
Need bill at time of application. Check made to school. This is part of the max amount of \$7,000 on all Signature Loans.			
Share Secured:	Up to 72 months	2.75%	APR
CD Secured:	Up to 72 months	CD + 1.75%	APR

<i>Rate changes when CD rate changes</i>			
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