

Loan Rates

as of March 31, 2020

Rates are subject to change without notice

APR = Annual Percentage Rate

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

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.

Loan Rates

as of March 31, 2020

Rates are subject to change without notice

APR = Annual Percentage Rate

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 (3.50%)	8.00%	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
Rate changes when CD rate changes			

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

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