



Loan Rates & Terms

Effective December 21, 2018
(Rates are subject to change)

Based on your credit, your rate may be as low as the following: Interest rates, discounts and GAP waiver coverage cost may vary for loans closed at dealers. Please check with loan officer to see if competitor vehicle rates can be matched. Vehicle Loans may be reduced by .25% with Direct Deposit as payment method.

Loan Type	Term	Annual Percentage Rate
<u>New and Used Vehicles</u> 2008 & Older	varies	7.50% (Prime + 2%)
2009 & Newer	Up to 63 mo.	3.59%
\$8,000 min.	64 to 75 mo.	4.09%
2013 & Newer, \$18,000 min.	76 to 84 mo.	5.09%
<u>Motorcycles</u> 2008 & Older	varies	7.50% (Prime + 2%)
2009 & Newer	Up to 63 mo.	4.49%
\$8,000 min.	64 to 75 mo.	4.99%
2013 & Newer, \$18,000 min.	76 to 84 mo.	5.99%
<u>RV and Boats</u> Up to \$20,000	Up to 84 mo.	5.69%
\$20,001 - \$100,000	85 – 144 mo.	6.69%

First Mortgages – 80% LTV, (10 year, 15 year, 20 year and 30 year) Call for Current Rates

Home Equity Line of Credit (revolving) 80% LTV 180 mo. 5.500% (12/20/18)
Wall Street Journal Prime, changes quarterly, 3.50% floor, 18.00 ceiling
1% maximum rate change per quarter, payment 2% of outstanding balance

Second Mortgages – 80% LTV

120 mo.	6.375%
180 mo.	6.500%

Personal Loans Up to 60 mo. 8.90%, 10.90%, 12.90%, 18.00%

Revolving Credit Lines (based on 36 mo. Payments) 15.00%, 18.00%

Visa Platinum 8.90%
Visa Gold 10.90%
Visa Classic 12.90%, 14.90%, 18.00%

Share Secured 4.00% above share rate
Holiday Helper 12 mo. 8.90%, 18.00%
Medical Helper 60 mo. 15.00%, 18.00%
Home Improvement 60 mo. 10.00%, 18.00%