

### Loan Rates

**Important Information:** rates quoted include auto withdraw: if No auto withdrawal add ½% to loan rate. All rates are subject to change without notice and interest rates are based on Credit Bureau Score and Rating.

**Loan Application Fees:**

Loans: \$5,000.00 and under: \$40.00

Loans: \$5,001.00 and over: \$75.00

Gap: \$325 /If listed as Commercial: \$525

**Tiers by Credit Score:**

A- 700 or over

B-699-650 (plus 1% rate)

C- 649-601 (plus 3% rate)

D- 600-below (plus 5% rate)

**Personal Loan Limits per Tier:**

A-\$7,500.00

B-\$5,000.00

C-\$4,000.00

D-\$2,500.00

**Auto / Truck Loans: rates as low as:**

**Motorcycle Loans: rates as low as:**

Year	Term	Year	Term
2018-2017	2.74% A.P.R. for 60 Months 2.99% A.P.R. for 72 Months (\$20,000 or over)	2018-2016	3.49% A.P.R. for 60 Months 3.75% A.P.R. for 72 Months (\$20,000 or over)
2016-2015	3.24% A.P.R. for 60 Months 3.49% A.P.R. for 72 Months (\$20,000 or over)	2015-2014	3.75% A.P.R. for 60 Months
2014-2013	3.50% A.P.R. for 60 Months	2013-2012	4.50% A.P.R. for 60 Months
2012-2011	4.00% A.P.R. for 60 Months	2011-2010	5.00% A.P.R. for 60 Months
2010 -older	4.25% A.P.R. for a Max Term of 42 Months*	2009-older	5.25% A.P.R. for 42 Months

\*If over \$10,000.00 Max Term of 48 Months

**Boat/RV Loan: rates as low as:**

**Unsecured Loans (Personal Loan): rates as low as:**

Year	Term	Rate	Term & Amount*
2018-2016	4.49% A.P.R. for 60 Months 4.74% A.P.R. for 72 Months (\$20,000 or over)	5.00% A.P.R.	Up to 24 Months-Max amount \$7,500.00
2015-2014	4.75% A.P.R. for 60 Months	6.75% A.P.R.	For 36 Months- Max amount \$7,500
2013-2012	5.00% A.P.R. for 60 Months	7.75% A.P.R.	For 48 Months- Max Amount \$7,500
2011-2010	5.50% A.P.R. for 60 Months		
2009-older	6.00% A.P.R. for 42 Months		*Amount is based on Credit Score

**Shared Secured Loans: rates as low as:**

**Home Improvement Loans: rates as low as:**

Rate	Terms	Rate	Term*
2.50% A.P.R.	Max Term of 60 Months	6.00% A.P.R.	For 48 Months Max Term
3.00% A.P.R.	Max Term of 61-72 Months		The Amount is up to \$7,500.00 based on Credit Score

**Equity Loans: rates as low as:**

**Outside Tuition: rates as low as:**

Rate	Terms	Fees	Rate	Term
3.50% A.P.R.	12-60 Months	\$497.00 for all*	8.75% A.P.R.	Max Term of 12 Months for up to \$10,000.00*
4.50% A.P.R.	61-120 Months	*If loan is over \$45,000.00 fees can be higher.		*Amount is based on Score & Checks are made directly to the School.

**Share Dividends:**

Rate	Terms	Rate	Term	Rate	Term
0.10% A.P.R. & A.P.Y.	From \$100.00 to \$2,499.99	0.15% A.P.R. & A.P.Y.	From \$2,500.00 to \$24,999.99	0.20% A.P.R. & A.P.Y.	From \$25,000.00 and over.