

LOAN RATES - 05-01-2025

ADD .25/.26 to all rates if payments are not made
by payroll deduction or ACH (automatic debit).

Actual Rate is based on your Credit Score (rates below = credit score of 740 and up)

NEW VEHICLE LOAN

Interest Rate: 4.99% APR For up to 36 Months (Current 4.99%)
5.25% APR From 37 to 48 Months (Current 5.25%)
5.75% APR From 49 to 66 Months (Current 5.75%)
6.25% APR From 67 to 84 Months (Current 6.25%)

Maximum Term: up to 84 months
Maximum Loan: 100% of purchase price

USED VEHICLE LOAN

Interest Rate: 6.50% APR For up to 48 Months (Current 6.50%)
7.25% APR From 49 to 66 Months (Current 7.25%)
7.50% APR From 67 to 72 Months (Current 7.50%)

Maximum Loan: 100% of purchase price. Gap Insurance required-67 months and up

REFINANCED NEW VEHICLE LOANS - From Other Institutions

Interest Rate: 4.99% APR For up to 36 Months
5.25% APR From 37 to 48 Months
5.75% APR From 49 to 66 Months
6.25% APR From 67 to 84 Months

Maximum Term: 84 months for vehicles no more than 1 year old
Maximum Loan: 100% of payoff for existing loan

REVOLVING LOANS - Open Line of Credit (opened after 01/01/21)

Interest Rate: 8.00% APR
Maximum Term: 60 months, 48 months, 42 months, 36 months
Maximum Loan: \$7,500.00, \$5,000.00, \$4,250.00, \$3,500.00
Payment Monthly \$152.07 \$122.06 \$116.35 \$109.68

SIGNATURE LOANS

Interest Rate: 10.00% APR
Maximum Term: 36 months, 30 months, 24 months
Maximum Loan: \$3,000.00, \$2,500.00, \$2,000.00
Payment Monthly \$ 96.80 \$ 94.55 \$ 92.30

VACATION LOANS/HOLIDAY LOANS

Maximum Loan: \$4,000.00
Interest Rate: 7.99% APR - up to 24 Months - \$180.89 (Current 7.99%)
8.25% APR - up to 36 Months - \$125.81 (Current 8.25%)
8.50% APR - up to 48 Months - \$ 98.59 (Current 8.50%)

TUITION LOANS - Open Line Of Credit

Interest Rate: 7.00% APR (Current 7.00%)
Maximum Term: 24 months 36 months 48 months 60 months 84 months
Maximum Loan: \$4,000.00 \$5,000.00 \$6,000.00 \$7,000.00 \$10,000.00
Payment Monthly \$179.10 \$154.40 \$143.68 \$138.60 \$150.94

HOME EQUITY-CLOSED END FIXED (\$10,000 Min) - 80%/90% Equity Value

Up to \$49,999 8.00%/10.00% APR For 5-7 Years (Current 8.00%/10.00%)
8.00%/10.00% APR For 10 Years (Current 8.00%/10.00%)
8.50%/10.50% APR For 12 Years (Current 8.50%/10.50%)
8.50%/10.50% APR For 14 Years (Current 8.50%/10.50%)

\$50,000 & Up 7.75%/ 9.50% APR For 5-7 Years (Current 7.75%/9.50%)
7.75%/ 9.50% APR For 10 Years (Current 7.75%/9.50%)
8.00%/10.00% APR For 12 Years (Current 8.00%/10.00%)
8.00%/10.00% APR For 14 Years (Current 8.00%/10.00%)

HOME EQUITY - OPEN END VARIABLE (Prime = 7.50% APR as of 12/18/2024)

Preferred Rates 80% Equity Value 90% Equity Value
UP TO 24,999 Prime -.25 = 7.25% APR Prime + 1.00 = 8.50% APR
25,000 to 49,999 Prime -.50 = 7.00% APR Prime + 0.75 = 8.25% APR
50,000 & UP Prime -1.00 = 6.50% APR Prime + 0.50 = 8.00% APR

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SHARE LOANS - Interest Rate: 3.00% APR (Current 3.00%)

NEW: TRAILER, BOAT, RV, MOTOR HOME, CAMPER LOANS:

Interest Rate: 7.50% APR For up to 48 Months (Current 7.50%)
7.75% APR From 49 to 60 Months (Current 7.75%)
7.99% APR From 61 to 72 Months (Current 7.99%)
8.25% APR From 73 to 84 Months (Current 8.25%)

Maximum Term: 7 Years.
Maximum Loan: 100% of purchase price.

USED: TRAILER, BOAT, RV, MOTOR HOME, CAMPER LOANS:

Interest Rate: 8.75% APR For up to 48 Months (Current 8.75%)
8.99% APR From 49 to 60 Months (Current 8.99%)
9.25% APR From 61 to 72 Months (Current 9.25%)
9.50% APR From 73 to 84 Months (Current 9.50%)

Maximum Term: 7 Years.
Maximum Loan: 100% of purchase price.

NEW: MOTORCYCLE LOANS:

Interest Rate: 7.99% APR For up to 48 Months (Current 7.99%)
8.25% APR From 49 to 60 Months (Current 8.25%)
8.50% APR From 61 to 72 Months (Current 8.50%)

Maximum Term: 6 Years.
Maximum Loan: 100% of purchase price.

USED: MOTORCYCLE LOANS:

Interest Rate: 9.50% APR For up to 48 Months (Current 9.50%)
9.75% APR From 49 to 60 Months (Current 9.75%)

Maximum Term: 5 Years.
Maximum Loan: 100% of purchase price.

NEW: ATV, JET SKI, SNOW MOBILE LOANS:

Interest Rate: 7.75% APR For up to 48 Months (Current 7.75%)
7.99% APR From 49 to 60 Months (Current 7.99%)
8.25% APR From 61 to 72 Months (Current 8.25%)

Maximum Term: 6 Years.
Maximum Loan: 100% of purchase price.

USED: ATV, JET SKI, SNOW MOBILE LOANS:

Interest Rate: 8.99% APR For up to 48 Months (Current 8.99%)
9.25% APR From 49 to 60 Months (Current 9.25%)

Maximum Term: 5 Years.
Maximum Loan: 100% of purchase price.

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All Rates Subject To Change

All Rates Effective as of May 1, 2025