

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 listed = 740+ credit score)

NEW VEHICLE LOAN

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: up to 84 months

Maximum Loan: 100% of purchase price.

USED VEHICLE LOAN

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

Maximum Loan: 100% of purchase price.

REFINANCED NEW VEHICLE LOANS

Interest Rate: For vehicles no more than 1 year old.
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

Interest Rate: 8.00% APR (for lines opened after 01/01/2021)

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 \$159.36 \$126.82 \$120.36 \$112.94

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)
8.25% APR - up to 36 Months (\$125.81)
8.50% APR - up to 48 Months (\$ 98.59)

TUITION LOANS - Open Line Of Credit

Interest Rate: 7.00% APR
Max.Term: 24 months 36 months 48 months 60 months 84 months
Max.Loan: \$4,000.00 \$5,000.00 \$6,000.00 \$7,000.00 \$10,000.00
Payment \$179.10 \$154.40 \$143.60 \$138.60 \$150.94

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

Up to	8.00%/10.00% APR For 5-7 Years
\$49,999	8.00%/10.00% APR For 10 Years
	8.50%/10.50% APR For 12 Years
	8.50%/10.50% APR For 14 Years
\$50,000 and up	7.75%/9.50% APR For 5-7 Years
	7.75%/9.50% APR For 10 Years
	8.00%/10.00% APR For 12 Years
	8.00%/10.00% APR For 14 Years



HOME EQUITY - OPEN END VARIABLE (Prime = 6.75% APR as of 12/10/2025)

Preferred Rates	80% Equity Value	90% Equity Value
UP TO 24,999	Prime - .25 = 6.50% APR	Prime + 1.00 = 7.75% APR
25,000 to 49,999	Prime - .50 = 6.25% APR	Prime + 0.75 = 7.50% APR
50,000 & UP	Prime -1.00 = 5.75% APR	Prime + 0.50 = 7.25% APR

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

All Rates Effective as of January 1, 2026

All Rates Subject To Change

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SHARE LOANS: Use your savings as collateral and save.
Interest Rate: 4.00% APR

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

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

Maximum Term: 7 Years.

Maximum Loan: 100% of purchase price.

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

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

Maximum Term: 7 Years.

Maximum Loan: 100% of purchase price.

NEW: MOTORCYCLE LOANS:

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

Maximum Term: 6 Years.

Maximum Loan: 100% of purchase price.

USED: MOTORCYCLE LOANS:

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

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
7.99% APR From 49 to 60 Months
8.25% APR From 61 to 72 Months

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
9.25% APR From 49 to 60 Months

Maximum Term: 5 Years.

Maximum Loan: 100% of purchase price.

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