

## Loan Rates Effective

April 1, 2024

*Rates subject to change without notice.*

New Vehicles	Term	As Low As APR*
2023 - 2019	36 Months	6.50%
2023 - 2019	48 Months	6.75%
2023 - 2019	60 Months	7.00%
2023 - 2019	66 Months	7.00%
2023 - 2019	72 Months	7.25%
2022 - 2018	84 Months	7.50%

Used Vehicles	Term	As Low As APR*
2018 - 2017	72 Months	7.25%
2018 - 2017	60 Months	7.25%
2016 - 2015	54 Months	7.25%
2014 - 2013	48 Months	7.25%
2012 and older	36 Months	7.25%

Real Estate	Term	As Low As APR*
Home Improvement (UCCI)	60 Months	6.75%
	120 Months	7.00%
Home Equity	60 Months	6.75%
	120 Months	6.75%
	180 Months	6.75%
	240 Months	7.00%

New RV / Motorcycle / Boat	Term	As Low As APR*
2023-2022	60 Months	7.00%
2023-2022	120 Months <sup>1</sup>	7.25%
2023-2022	180 Months <sup>1</sup>	8.00%

<sup>1</sup> RVs only. 80% LTV only.

Used RV / Motorcycle / Boat	Term	As Low As APR*
2021 and older	60 Months	7.00%
	84 Months	7.50%

New & Used Trailers / ATVs	Term	As Low As APR*
Must be titled collateral	60 Months	7.25%

*Terms are based on mileage, condition and credit approval. 0.25% discount may be taken for checking account with direct deposit and another 0.25% discount may be taken for payroll deduction or automatic transfer (maximum discount 0.50%). Matching terms for new vehicles may not exceed 72 months without management approval and used vehicles may not exceed 60 months without management approval. Lowest APR for Match Rate with Discounts is 2.25% unless approved by management.*

Title Loans (non-purchase)	Term	As Low As APR*
All Models	Refer to Policy for Rates and Terms Based on Risk	7.50% (18.00% Max)

Signature Loans / Credit Card	Term	APR*
Line of Credit / Open End / Variable Rate	See Schedule of Payments	7.50% - 18.00%
Signature (No Line of Credit) / Fixed Rate	36 Months	10.50% - 18.00%
Signature Special / Fixed Rate	12 Months	7.90% - 9.90%
Visa® Platinum	3% of Balance (\$25 Minimum)	9.9% (Fixed)
Visa® Silver	3% of Balance (\$25 Minimum)	12.9% or 15.9% (Fixed)
Visa® Share-Secured	3% of Balance (\$25 Minimum)	12.9% or 15.9% (Fixed)
Repo Auto Loan	8%	

Share Secured Loans	Term	APR*
Savings Account	\$25 minimum pay with 12 Month Balloon	3.50%
Certificate of Deposit	Balloon at Maturity Date (4.00% Min Rate)	2.00% Above CD Rate
Share Secured Credit Builder	Max: \$1,000 - 24 Months	5.00%

\*APR = Annual Percentage Rate