Loan / Term Rates - Effective: January 1, 2025 (2025-2026)

LOAN TYPE	A.P.R.	TERM (MAX)
		, ,
Share Secured Loans	3.00%	36 months
Vehicle Loans*	(Including Autos, Trucks, Boats, Recreational Vehicles)	
(2022 – 2025)	4.99%	36 months
	4.99%	48 months
	4.99%	60 months
	5.49%	72 months
	5.99%	84 months (\$20,000.00 min)*
(2019 – 2021)	4.99%	36 months
	4.99%	48 months
	5.49%	60 months
	5.99%	72 months
	6.99%	84 months (\$20,000.00 min)*
(2014 – 2018)	6.95%	36 months
	7.25%	48 months
(2007 – 2013)	8.50%	36 months
	10.00%	48 months
Motorcycle, Boat & RV Loans		
Non-Conventional Secured L		
	7.00%	60 months (\$5,001-\$10,000.00)
	6.90%	36 months (Up to \$5,000.00)
Classic / Historic Auto Loans	- Vehicle must be 20 years o	old & have an appraisal
20+ years w/appraisal	9.90%	36 months
	10.25%	48 months