



Loan Rates Effective

January 1st, 2025

Rates subject to change without notice.

New Vehicles	Term	As Low As APR*
2024 - 2020	36 Months	4.75%
2024 - 2020	48 Months	4.75%
2024 - 2020	60 Months	5.50%
2024 - 2020	66 Months	5.50%
2024 - 2020	72 Months	6.00%
2024 - 2020	84 Months	7.00%

Used Vehicles	Term	As Low As APR*
2019 - 2018	72 Months	6.25%
2019 - 2018	60 Months	6.25%
2017 - 2016	54 Months	6.25%
2015 - 2014	48 Months	6.25%
2013 and older	36 Months	6.25%

Real Estate	Term	As Low As APR*
Home Improvement (UCCI)	60 Months	6.25%
	120 Months	6.50%
Home Equity	60 Months	6.25%
	120 Months	6.25%
	180 Months	6.25%
	240 Months	6.50%

New RV / Motorcycle / Boat	Term	As Low As APR*
2024 - 2023	60 Months	6.50%
2024 - 2023	120 Months ¹	6.75%
2024 - 2023	180 Months ¹	7.25%

¹ RVs only. 80% LTV only.

Used RV / Motorcycle / Boat	Term	As Low As+ APR*
2022 and older	60 Months	6.50%
	84 Months	6.75%

New & Used Trailers / ATVs	Term	As Low As APR*
Must be titled collateral	60 Months	6.75%

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%).

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