



LOAN RATES

Effective Date: 03/18/20

CREDIT CARDS	
	Visa Platinum Credit Card*
750+	9.9%
749-720	10.9%
719-670	12.9%
669-630	13.9%
629-600	15.9%
599 & Below	17.9%

**Ask about
1st
Mortgage
Rates!!**

UNSECURED LOANS			
	12 MONTH*	24 MONTH*	36 MONTH*
750+	12.75%	13.75%	14.75%
749-720	13.00%	14.00%	15.00%
719-670	13.50%	14.50%	15.50%
669-630	14.50%	15.50%	16.50%
629-600	16.00%	17.00%	18.00%
599 & Below	18.00%	18.00%	18.00%

OVERDRAFT PROTECTION
18%*

QWIK LOAN
28.00%*
<small>\$20.00 Application Fee for all applicants 1-6 month term Max Loan Amount of \$1000.00</small>

FIXED RATE HOME EQUITY LOANS			
<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>	5 YEAR*	10 YEAR*	15 YEAR*
750+	3.25%	4.45%	5.45%
749-720	3.75%	4.95%	5.95%
719-670	4.25%	5.45%	6.45%
669-630	5.25%	6.45%	7.45%
629-600	8.25%	9.45%	10.45%
599 & Below	12.25%	13.45%	14.45%

HOME EQUITY VARIABLE LINE OF CREDIT	
<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>	Rate*
750+	3.50%
749-720	4.00%
719-670	4.50%
669-630	6.50%
629-600	9.00%
599 & Below	12.50%
<small>Variable rate may be adjusted once per quarter Maximum increase/decrease per quarter is 0.5%, per year is 2% 8-year draw period with a 10-year payback</small>	

MINI-MORTGAGE			
	5 Year*	7 Year*	10 Year*
750+	2.75%	3.25%	3.75%
749-720	3.00%	3.50%	4.00%
719-670	3.50%	4.00%	4.25%
669-630	5.50%	6.00%	6.25%
629-600	8.95%	9.45%	9.70%
599 & Below	11.45%	12.20%	12.70%
<small>1st Mortgage less than \$150K and LTV 50% or less.</small>			

HOME IMPROVEMENT LOAN	
Up to 15 Years	Rate*
750+	8.00%
749-720	9.00%
719-670	10.00%
669-630	11.00%
629-600	12.00%
599 & Below	13.00%
<small>Maximum loan \$17,500 Up to 100% LTV - Equity is NOT required See Loan Officer for details</small>	

SECURED LOAN		
Type	Rate	Term
Savings Secured	Rate is 3% over shares	Limit of a 5-year term
Certificate Secured	Rate is 2% over certificate rate	Loan term is equal to certificate maturity

*All rates shown are Annual Percentage Rate (APR).
Rate shown is lowest rate available.
Rates are subject to change without notice.



LOAN RATES

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NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

24 Month Term*	80%	90%	100%
750+	2.55%	3.05%	3.30%
749-720	2.80%	3.30%	3.55%
719-670	3.35%	3.85%	4.10%
669-630	5.35%	5.85%	6.10%
629-600	8.90%	9.40%	9.65%
599 & Below	12.65%	13.15%	13.40%

36 Month Term*	80%	90%	100%
750+	2.55%	3.10%	3.30%
749-720	2.80%	3.35%	3.55%
719-670	3.35%	3.90%	4.10%
669-630	5.35%	5.90%	6.10%
629-600	8.90%	9.45%	9.65%
599 & Below	12.65%	13.20%	13.40%

48 Month Term*	80%	90%	100%
750+	2.65%	3.25%	3.55%
749-720	2.90%	3.50%	3.80%
719-670	3.45%	4.05%	4.35%
669-630	5.45%	6.05%	6.35%
629-600	9.00%	9.60%	9.90%
599 & Below	12.75%	13.35%	13.65%

60 Month Term*	80%	90%	100%
750+	2.75%	3.30%	3.65%
749-720	3.00%	3.55%	3.90%
719-670	3.55%	4.10%	4.45%
669-630	5.55%	6.10%	6.45%
629-600	9.10%	9.65%	10.00%
599 & Below	12.85%	13.40%	13.75%

72 Month Term*	80%	90%	100%
750+	2.94%	3.34%	3.89%
749-720	3.19%	3.59%	4.14%
719-670	3.74%	4.14%	4.69%
669-630	5.74%	6.14%	6.69%
629-600	9.29%	9.69%	10.24%
599 & Below	13.04%	13.44%	13.99%

84 Month Term*	80%	90%	100%
750+	4.99%	5.49%	5.99%
749-720	5.24%	5.74%	6.24%
719-670	5.79%	6.29%	6.79%
669-630	7.79%	8.29%	8.79%
629-600	11.34%	11.84%	12.34%
599 & Below	15.09%	15.59%	16.09%

MOTORCYCLE AND RV LOANS

24 Month Term*	Motorcycle	Group A	Group B
750+	6.05%	7.05%	8.05%
749-720	6.30%	7.30%	8.30%
719-670	6.80%	7.80%	8.80%
669-630	8.80%	9.80%	10.80%
629-600	12.30%	13.30%	14.30%
599 & Below	15.80%	16.80%	17.80%

36 Month Term*	Motorcycle	Group A	Group B
750+	6.15%	7.15%	8.15%
749-720	6.40%	7.40%	8.40%
719-670	6.90%	7.90%	8.90%
669-630	8.90%	9.90%	10.90%
629-600	12.40%	13.40%	14.40%
599 & Below	15.90%	16.90%	17.90%

48 Month Term*	Motorcycle	Group A	Group B
750+	6.35%	7.35%	8.35%
749-720	6.60%	7.60%	8.60%
719-670	7.10%	8.10%	9.10%
669-630	9.10%	10.10%	11.10%
629-600	12.60%	13.60%	14.60%
599 & Below	16.10%	17.10%	18.00%

60 Month Term*	Motorcycle	Group A	Group B
750+	6.45%	7.45%	8.45%
749-720	6.70%	7.70%	8.70%
719-670	7.20%	8.20%	9.20%
669-630	9.20%	10.20%	11.20%
629-600	12.70%	13.70%	14.70%
599 & Below	16.20%	17.20%	18.00%

72 Month Term*	Motorcycle	Group A	Group B
750+	7.04%	8.04%	9.04%
749-720	7.29%	8.29%	9.29%
719-670	7.79%	8.79%	9.79%
669-630	9.79%	10.79%	11.79%
629-600	13.29%	14.29%	15.29%
599 & Below	16.79%	17.79%	18.00%

84 Month Term*	Motorcycle	Group A	Group B
750+	8.04%	9.04%	10.04%
749-720	8.29%	9.29%	10.29%
719-670	8.79%	9.79%	10.79%
669-630	10.79%	11.79%	12.79%
629-600	14.29%	15.29%	16.29%
599 & Below	17.79%	18.00%	18.00%

*All rates shown are Annual Percentage Rate (APR). Rates are subject to change without notice.

72 and 84 month terms are available only for loan amounts over \$20,000.

Group A= Street Legal ex: Motor home, trailer, camper, boat with trailer; Group B= Not Street Legal ex: 4 Wheeler, snowmobile, wave runner.