



LOAN RATES

Effective Date: 06/13/19

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+	4.25%	4.75%	5.45%
749-720	4.75%	5.25%	5.95%
719-670	5.25%	5.75%	6.45%
669-630	6.25%	6.75%	7.45%
629-600	9.25%	9.75%	10.45%
599 & Below	13.25%	13.75%	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+	4.00%
749-720	4.50%
719-670	5.00%
669-630	7.00%
629-600	9.50%
599 & Below	13.00%

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

MINI-MORTGAGE			
	5 Year*	7 Year*	10 Year*
750+	3.00%	3.50%	4.00%
749-720	3.25%	3.75%	4.25%
719-670	3.75%	4.25%	4.50%
669-630	5.75%	6.25%	6.50%
629-600	9.20%	9.70%	9.95%
599 & Below	11.70%	12.45%	12.95%

1st Mortgage less than \$150K and LTV 50% or less.

HOME IMPROVEMENT LOAN	
Up to 15 Years	Rate*
750+	9.00%
749-720	10.00%
719-670	11.00%
669-630	12.00%
629-600	13.00%
599 & Below	14.00%

Maximum loan \$17,500 Up to 100% LTV - Equity is NOT required
See Loan Officer for details

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.



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NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

24 Month Term*	80%	90%	100%
750+	2.70%	3.20%	3.45%
749-720	2.95%	3.45%	3.70%
719-670	3.50%	4.00%	4.25%
669-630	5.50%	6.00%	6.25%
629-600	9.05%	9.55%	9.80%
599 & Below	12.80%	13.30%	13.55%

36 Month Term*	80%	90%	100%
750+	2.70%	3.25%	3.45%
749-720	2.95%	3.50%	3.70%
719-670	3.50%	4.05%	4.25%
669-630	5.50%	6.05%	6.25%
629-600	9.05%	9.60%	9.80%
599 & Below	12.80%	13.35%	13.55%

48 Month Term*	80%	90%	100%
750+	2.80%	3.40%	3.70%
749-720	3.05%	3.65%	3.95%
719-670	3.60%	4.20%	4.50%
669-630	5.60%	6.20%	6.50%
629-600	9.15%	9.75%	10.05%
599 & Below	12.90%	13.50%	13.80%

60 Month Term*	80%	90%	100%
750+	2.90%	3.45%	3.80%
749-720	3.15%	3.70%	4.05%
719-670	3.70%	4.25%	4.60%
669-630	5.70%	6.25%	6.60%
629-600	9.25%	9.80%	10.15%
599 & Below	13.00%	13.55%	13.90%

72 Month Term*	80%	90%	100%
750+	3.09%	3.49%	4.04%
749-720	3.34%	3.74%	4.29%
719-670	3.89%	4.29%	4.84%
669-630	5.89%	6.29%	6.84%
629-600	9.44%	9.84%	10.39%
599 & Below	13.19%	13.59%	14.14%

84 Month Term*	80%	90%	100%
750+	5.14%	5.64%	6.14%
749-720	5.39%	5.89%	6.39%
719-670	5.94%	6.44%	6.94%
669-630	7.94%	8.44%	8.94%
629-600	11.49%	11.99%	12.49%
599 & Below	15.24%	15.74%	16.24%

MOTORCYCLE AND RV LOANS

24 Month Term*	Motorcycle	Group A	Group B
750+	6.20%	7.20%	8.20%
749-720	6.45%	7.45%	8.45%
719-670	6.95%	7.95%	8.95%
669-630	8.95%	9.95%	10.95%
629-600	12.45%	13.45%	14.45%
599 & Below	15.95%	16.95%	17.95%

36 Month Term*	Motorcycle	Group A	Group B
750+	6.30%	7.30%	8.30%
749-720	6.55%	7.55%	8.55%
719-670	7.05%	8.05%	9.05%
669-630	9.05%	10.05%	11.05%
629-600	12.55%	13.55%	14.55%
599 & Below	16.05%	17.05%	18.00%

48 Month Term*	Motorcycle	Group A	Group B
750+	6.50%	7.50%	8.50%
749-720	6.75%	7.75%	8.75%
719-670	7.25%	8.25%	9.25%
669-630	9.25%	10.25%	11.25%
629-600	12.75%	13.75%	14.75%
599 & Below	16.25%	17.25%	18.00%

60 Month Term*	Motorcycle	Group A	Group B
750+	6.60%	7.60%	8.60%
749-720	6.85%	7.85%	8.85%
719-670	7.35%	8.35%	9.35%
669-630	9.35%	10.35%	11.35%
629-600	12.85%	13.85%	14.85%
599 & Below	16.35%	17.35%	18.00%

72 Month Term*	Motorcycle	Group A	Group B
750+	7.19%	8.19%	9.19%
749-720	7.44%	8.44%	9.44%
719-670	7.94%	8.94%	9.94%
669-630	9.94%	10.94%	11.94%
629-600	13.44%	14.44%	15.44%
599 & Below	16.94%	17.94%	18.00%

84 Month Term*	Motorcycle	Group A	Group B
750+	8.19%	9.19%	10.19%
749-720	8.44%	9.44%	10.44%
719-670	8.94%	9.94%	10.94%
669-630	10.94%	11.94%	12.94%
629-600	14.44%	15.44%	16.44%
599 & Below	17.94%	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.