



LOAN RATES

Effective Date: 06/27/18

NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

24 Month Term*	80%	90%	100%
740+	2.25%	2.75%	3.00%
739-720	2.50%	3.00%	3.25%
719-670	3.05%	3.55%	3.80%
669-620	6.60%	7.10%	7.35%
Below 619	12.35%	12.85%	13.10%

36 Month Term*	80%	90%	100%
740+	2.25%	2.80%	3.00%
739-720	2.50%	3.05%	3.25%
719-670	3.05%	3.60%	3.80%
669-620	6.60%	7.15%	7.35%
Below 619	12.35%	12.90%	13.10%

48 Month Term*	80%	90%	100%
740+	2.35%	2.95%	3.25%
739-720	2.60%	3.20%	3.50%
719-670	3.15%	3.75%	4.05%
669-620	6.70%	7.30%	7.60%
Below 619	12.45%	13.05%	13.35%

60 Month Term*	80%	90%	100%
740+	2.45%	3.00%	3.35%
739-720	2.70%	3.25%	3.60%
719-670	3.25%	3.80%	4.15%
669-620	6.80%	7.35%	7.70%
Below 619	12.55%	13.10%	13.45%

72 Month Term*	80%	90%	100%
740+	2.64%	3.04%	3.59%
739-720	2.89%	3.29%	3.84%
719-670	3.44%	3.84%	4.39%
669-620	6.99%	7.39%	7.94%
Below 619	12.74%	13.14%	13.69%

84 Month Term*	80%	90%	100%
740+	4.69%	5.19%	5.69%
739-720	4.94%	5.44%	5.94%
719-670	5.49%	5.99%	6.49%
669-620	9.04%	9.54%	10.04%
Below 619	14.79%	15.29%	15.79%

MOTORCYCLE AND RV LOANS

24 Month Term*	Motorcycle	Group A	Group B
740+	6.10%	7.10%	8.10%
739-720	6.35%	7.35%	8.35%
719-670	6.85%	7.85%	8.85%
669-620	10.35%	11.35%	12.35%
Below 619	15.85%	16.85%	17.85%

36 Month Term*	Motorcycle	Group A	Group B
740+	6.20%	7.20%	8.20%
739-720	6.45%	7.45%	8.45%
719-670	6.95%	7.95%	8.95%
669-620	10.45%	11.45%	12.45%
Below 619	15.95%	16.95%	17.95%

48 Month Term*	Motorcycle	Group A	Group B
740+	6.40%	7.40%	8.40%
739-720	6.65%	7.65%	8.65%
719-670	7.15%	8.15%	9.15%
669-620	10.65%	11.65%	12.65%
Below 619	16.15%	17.15%	18.00%

60 Month Term*	Motorcycle	Group A	Group B
740+	6.50%	7.50%	8.50%
739-720	6.75%	7.75%	8.75%
719-670	7.25%	8.25%	9.25%
669-620	10.75%	11.75%	12.75%
Below 619	16.25%	17.25%	18.00%

72 Month Term*	Motorcycle	Group A	Group B
740+	7.09%	8.09%	9.09%
739-720	7.34%	8.34%	9.34%
719-670	7.84%	8.84%	9.84%
669-620	11.34%	12.34%	13.34%
Below 619	16.84%	17.84%	18.00%

84 Month Term*	Motorcycle	Group A	Group B
740+	8.09%	9.09%	10.09%
739-720	8.34%	9.34%	10.34%
719-670	8.84%	9.84%	10.84%
669-620	12.34%	13.34%	14.34%
Below 619	17.84%	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.



LOAN RATES

Effective Date: 06/27/18

CREDIT CARDS	
	Visa Platinum Credit Card*
740+	9.9%
739-720	10.9%
719-670	12.9%
669-620	15.9%
Below 619	17.9%

Ask about
1st Mortgage
Rates!!

UNSECURED LOANS			
	12 MONTH*	24 MONTH*	36 MONTH*
740+	12.75%	13.75%	14.75%
739-720	13.00%	14.00%	15.00%
719-670	13.50%	14.50%	15.50%
669-620	15.00%	16.00%	17.00%
Below 619	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 2% for 91-95% LTV for 95%+ (Must be less than \$20k or 5 yrs)</small>	<small>Add Add 3%</small>	5 YEAR*	10 YEAR*	15 YEAR*
		740+	4.00%	4.75%
739-720		4.50%	5.25%	6.25%
719-670		5.00%	5.75%	6.75%
669-620		9.00%	9.75%	10.75%
Below 619		13.00%	13.75%	14.75%

HOME EQUITY VARIABLE LINE OF CREDIT	
<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>	Rate*
	740+
739-720	4.25%
719-670	4.75%
669-620	8.25%
Below 619	12.75%
<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*
740+	2.95%	3.45%	3.95%
739-720	3.20%	3.70%	4.20%
719-670	3.70%	4.20%	4.45%
669-620	7.20%	7.45%	7.95%
Below 619	11.70%	12.45%	12.95%
<small>1st Mortgage less than \$150K and LTV 50% or less.</small>			

HOME IMPROVEMENT LOAN	
Up to 15 Years	Rate*
740+	9.00%
739-720	10.00%
719-670	11.00%
669-620	12.00%
Below 619	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.