



**First National Bank**

**ALASKA** MEMBER FDIC

**CONSUMER LOAN RATES**

(EFFECTIVE 08/01/2019)

Interest rates and APR's vary based on credit history.  
Rates include auto payment; add .25% without auto payment.

	<b>Annual Percentage Rate</b>	<b>Max Term</b>	<b>Loan to Value</b>
<b>VEHICLE LOANS</b>			
<b>New Auto</b>	3.86-10.11	6 years	85% - 100%
<b>Used Auto</b>			
2 years old	3.86-10.11	5 years	75% - 90%
3 to 5 years old	3.86-10.11	4 years	75% - 90%
6 to 7 years old	3.86-10.11	3 years	75% - 90%
<b>Motorhome / Camper</b>			
Loans ≤ \$50,000	6.36-12.61	6 years	75% - 100%
Loans > \$50,000	6.50-12.75	10 years	70% - 95%
<b>Motorcycle</b>			
New/Used	6.35-12.60	5 years	75% - 100%
<b>Boat / Motor / Trailer</b>			
Loans ≤ \$50,000	6.36-12.61	6 years	75% - 100%
Loans > \$50,000	6.50-12.75	10 years	70% - 95%
<b>Snow Machine, ATV or Personal Water Craft</b>			
New/Used	6.55-12.80	5 years	75% - 100%
<b>Aircraft</b>			
Loans ≤ \$50,000	6.36-12.61	6 years	75% - 100%
Loans > \$50,000	6.50-12.75	10 years	70% - 95%
<b>OTHER SECURED</b>			
<b>Savings / CD Secured</b>	3% over acct earning rate		
<b>Homeflex Line of Credit</b>			
Variable	Base + 1.5 – Base + 5.5	84 month draw period	65% - 75%
Fixed	Base + 1.75 – Base + 5.5	120 months	
<b>REAL ESTATE</b>			
<b>1-4 Family Owner Occupied or Non-Owner Occupied</b>			
1 <sup>st</sup> lien	B + 3.25 – B + 6.25	15 years	70% -75%
2 <sup>nd</sup> lien	B + 3.50 – B + 6.25	15 years	65% -70%
<b>Raw Land / Unimproved</b>	B + 3.75 – B + 7.25	7 years	65%
<b>Improved Lot</b>	B + 3.75 – B + 7.25	10 years	75%
<b>Construction - Short Term: Owner Built / Owner Occupied</b>	Base +2	12 months	75%

<b>CREDIT CARDS AND UNSECURED LOANS</b>		
<b>MasterCard®</b>		
Regular	13.90	
Gold MasterCard	13.90	
Secured MasterCard	16.50	
<b>Unsecured</b>	8.79-15.04	18 months

[Mastercard Credit Card Terms & Conditions](#)