



# First National Bank

## ALASKA

MEMBER FDIC

## CONSUMER LOAN RATES

(EFFECTIVE 05/01/2024)

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

	Annual Percentage Rate	Max Term	Loan to Value
<b>VEHICLE LOANS</b>			
<b>New Auto</b>	6.99-13.24	7 years	85% - 100%
<b>Used Auto</b>			
2 years old	6.99-13.24	5 years	75% - 90%
3 to 5 years old	6.99-13.24	4 years	75% - 90%
6 to 7 years old	6.99-13.24	3 years	75% - 90%
<b>Motorhome / Camper</b>			
Loans ≤ \$75,000	8.25-14.50	6 years	75% - 100%
Loans > \$75,000	8.75-15.00	10 years	70% - 95%
<b>Motorcycle</b>			
New/Used	7.99-14.24	5 years	75% - 100%
<b>Boat / Motor / Trailer</b>			
Loans ≤ \$75,000	7.79-14.04	6 years	65% - 100%
Loans > \$75,000	8.29-14.54	10 years	65% - 95%
<b>Snow Machine, ATV or Personal Water Craft</b>			
New/Used	7.49-13.74	5 years	75% - 100%
<b>Aircraft</b>			
Loans ≤ \$75,000	8.25-14.50	6 years	75% - 100%
Loans > \$75,000	8.49-14.74	10 years	70% - 95%

<b>OTHER SECURED</b>			
<b>Savings / CD Secured</b>	2% over acct earning rate		
<b>HomeFlex Line of Credit</b>			
Variable	Base + .5 – Base + 5.5	120 month draw period	65% - 75%
Fixed	Base + 1.5 – Base + 5.5	180 months	

<b>REAL ESTATE</b>			
<b>1-4 Family Owner Occupied or Non-Owner Occupied</b>			
1 <sup>st</sup> lien	B + 0.00 – B + 4.00	15 years	70% -75%
2 <sup>nd</sup> lien	B + 0.25 – B + 4.50	15 years	70%
<b>Raw Land / Unimproved</b>	B + 0.50 – B + 4.50	7 years	65%
<b>Improved Lot</b>	B + 0.50 – B + 4.50	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>			
Secured MasterCard	16.50		
<b>Unsecured</b>	12.74-19.49	18 months	

[MasterCard Credit Card Terms & Conditions](#)