

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.

New Auto 6.99-13.24 7 years 85% - 100% Used Auto 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% Motorhome / Camper Value 8.25-14.50 6 years 75% - 100% Loans ≤ \$75,000 8.75-15.00 10 years 70% - 95% Motorcycle New/Used 7.99-14.24 5 years 75% - 100% Boat / Motor / Trailer 10 years 65% - 100% Loans ≤ \$75,000 7.79-14.04 6 years 65% - 100% Loans > \$75,000 8.29-14.54 10 years 65% - 95% Snow Machine, ATV or Personal Water Craft 7.49-13.74 5 years 75% - 100%		Annual Percentage Rate	Max Term	Loan to Value
Used Auto 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% Motorhome / Camper Loans ≤ \$75,000 8.25-14.50 6 years 75% - 100% Loans > \$75,000 8.75-15.00 10 years 70% - 95% Motorcycle New/Used 7.99-14.24 5 years 75% - 100% Boat / Motor / Trailer Loans ≤ \$75,000 7.79-14.04 6 years 65% - 100% Loans > \$75,000 8.29-14.54 10 years 65% - 95% Snow Machine, ATV or Personal Water Craft New/Used 7.49-13.74 5 years 75% - 100% Aircraft 10 years 75% - 100% Loans ≤ \$75,000 8.25-14.50 6 years 75% - 100%	VEHICLE LOANS			
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	New Auto	6.99-13.24	7 years	85% - 100%
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Used Auto			
Motorhome / Camper Camper Loans ≤ \$75,000 8.25-14.50 6 years 75% - 100% Loans > \$75,000 8.75-15.00 10 years 70% - 95% Motorcycle New/Used 7.99-14.24 5 years 75% - 100% Boat / Motor / Trailer Loans ≤ \$75,000 7.79-14.04 6 years 65% - 100% Loans > \$75,000 8.29-14.54 10 years 65% - 95% Snow Machine, ATV or Personal Water Craft New/Used 7.49-13.74 5 years 75% - 100% Aircraft Loans ≤ \$75,000 8.25-14.50 6 years 75% - 100%	2 years old	6.99-13.24	5 years	75% - 90%
Motorhome / Camper Loans ≤ \$75,000 8.25-14.50 6 years 75% - 100% Loans > \$75,000 8.75-15.00 10 years 70% - 95% Motorcycle New/Used 7.99-14.24 5 years 75% - 100% Boat / Motor / Trailer Loans ≤ \$75,000 7.79-14.04 6 years 65% - 100% Loans > \$75,000 8.29-14.54 10 years 65% - 95% Snow Machine, ATV or Personal Water Craft New/Used 7.49-13.74 5 years 75% - 100% Aircraft Loans ≤ \$75,000 8.25-14.50 6 years 75% - 100%	3 to 5 years old	6.99-13.24	4 years	75% - 90%
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	6 to 7 years old	6.99-13.24	3 years	75% - 90%
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Motorhome / Camper			
Motorcycle New/Used 7.99-14.24 5 years 75% - 100% Boat / Motor / Trailer Loans ≤ \$75,000 7.79-14.04 6 years 65% - 100% Loans > \$75,000 8.29-14.54 10 years 65% - 95% Snow Machine, ATV or Personal Water Craft New/Used 7.49-13.74 5 years 75% - 100% Aircraft Loans ≤ \$75,000 8.25-14.50 6 years 75% - 100%	Loans \leq \$75,000	8.25-14.50	6 years	75% - 100%
$\begin{tabular}{lllllllllllllllllllllllllllllllllll$	Loans > \$75,000	8.75-15.00	10 years	70% - 95%
Boat / Motor / Trailer Loans ≤ \$75,000 7.79-14.04 6 years 65% - 100% Loans > \$75,000 8.29-14.54 10 years 65% - 95% Snow Machine, ATV or Personal Water Craft New/Used 7.49-13.74 5 years 75% - 100% Aircraft 1.00 years 8.25-14.50 6 years 75% - 100%	Motorcycle			
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	New/Used	7.99-14.24	5 years	75% - 100%
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Boat / Motor / Trailer			
Snow Machine, ATV or Personal Water Craft New/Used 7.49-13.74 5 years 75% - 100% Aircraft Loans ≤ \$75,000 8.25-14.50 6 years 75% - 100%	Loans \leq \$75,000	7.79-14.04	6 years	65% - 100%
New/Used $7.49-13.74$ 5 years $75\% - 100\%$ Aircraft Loans \leq \$75,000 $8.25-14.50$ 6 years $75\% - 100\%$	Loans > \$75,000	8.29-14.54	10 years	65% - 95%
Aircraft 8.25-14.50 6 years 75% - 100%	Snow Machine, ATV or Personal Water Craft			
Loans \leq \$75,000 8.25-14.50 6 years 75% - 100%	New/Used	7.49-13.74	5 years	75% - 100%
	Aircraft			
Loans > \$75,000 8.49-14.74 10 years 70% - 95%	Loans <u><</u> \$75,000	8.25-14.50	6 years	75% - 100%
	Loans > \$75,000	8.49-14.74	10 years	70% - 95%

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

REAL ESTATE			
1-4 Family Owner Occupied			
or Non-Owner Occupied			
1 st lien	B + 0.00 - B + 4.00	15 years	70% -75%
2 nd lien	B + 0.25 - B + 4.50	15 years	70%
Raw Land / Unimproved	B + 0.50 - B + 4.50	7 years	65%
Improved Lot	B + 0.50 - B + 4.50	10 years	75%
Construction - Short Term: Owner Built / Owner	Base +2	12 months	75%
Occupied			

CREDIT CARDS AND UNSECURED LO	DANS		
MasterCard®		•	
Secured MasterCard	16.50		
Unsecured	12.74-19.49	18 months	

MasterCard Credit Card Terms & Conditions