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Loan Rate Sheet

Your starting annual rate may vary depending on credit worthiness, collateral value, and loan amount.

LOAN TYPE	APPROXIMATE TERM	ANNUAL PERCENTAGE RATE (FIXED AS LOW AS)
Personal Rate includes 0.25% rate reduction for automatic payments and eStatements.	Flexible terms available	10.49%
New Auto 2022 & Newer Rate includes 1.25% rate discount max	Up to 60 months	4.99%
Used Auto 2021 & Older Rate includes 1.25% rate discount max	Up to 48 months	5.24%
New/Used RV & Boat 100% Financing. Rate includes 0.25% rate reduction for automatic payments and eStatements.	Up to 144 months	7.99%
Motorcycle 100% Financing. Rate includes 0.25% rate reduction for automatic payments and eStatements.	Up to 60 months	9.74%
New/Used ATV & Personal Watercraft 100% Financing. Rate includes 0.25% rate reduction for automatic payments and eStatements.	Up to 60 months	12.99%
Debt Consolidation Rate includes 0.25% rate reduction for automatic payments and eStatements.	Up to 48 months	12.99%

		ANNUAL PERCENTAGE RATE (VARIABLE AS LOW AS)
Share Secured 3.00% margin above share rate.	Up to 120 months	3.05%
Share Certificate	Remaining term of Share Certificate	APR is 3% above Share Certificate APY
Late Charge	If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part that is late.	
Re-pricing and Extension Fees	\$200.00	
Auto terms	Max up to 84 months	

APR = Annual Percentage Rate, APY = Annual Percentage Yield.

