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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 Up to 60 months | 10.49% |
| New Auto 4 Model Years & Newer *Rate includes 1.25% rate discount max. | 12-84 months | 4.99%-17.24% |
| Used Auto 5 Model Years & Older *Rate includes 1.25% rate discount max. | 12-84 months | 5.24%-17.24% |
| New RV & Boat 4 Model Years & Newer 100% Financing. *Rate includes 1.25% rate discount max. | Up to 144 months | 5.74%-17.74% |
| Used RV & Boat 5 Model Years & Older 100% Financing. *Rate includes 1.25% rate discount max. | Up to 144 months | 6.24%-17.74% |
| New/Used ATV, Motorcycle & Personal Watercraft 100% Financing. Rate includes 0.25% rate reduction for automatic payments and eStatements | Up to 60 months | 9.74%-16.24% |

| Share Secured 3.00% margin above share rate. Does not qualify for rate discounts. | Up to 120 months | (Variable) 3.05% |
|---|---|--|
| Share Certificate Secured. Does not qualify for rate discounts. | Remaining term of Share Certificate | APR is 3% above Share Certificate APR (Variable) |
| 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. | |
| Collection Cost | You promise to pay all costs of collecting the amount you owe under this agreement including court cost and reasonable attorney fees. | |

| *RATE DISCOUNTS | |
|--|--|
| Automatic Payment - 0.50% | |
| Member for > 5 Years - 0.25% | |
| Existing Loan with Members 1st - 0.50% | |
| Account with Direct Deposit - 0.75% | |