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# Loan Rate Sheet

(Effective November 1, 2024 until changed)

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)
<b>Personal</b> Rate includes 0.25% rate reduction for automatic payments and eStatements.	Flexible terms available	10.49%
<b>New/Used Auto</b> Rate includes 0.50% rate reduction with LTV 75% or less.	Up to 72 months	6.24%
<b>New/Used Auto</b> Rate includes 0.50% rate reduction with LTV 75% or less.	Up to 84 months	6.49%
<b>First Time Auto</b>	Up to 72 months	10.24%
<b>New/Used RV &amp; Boat</b> 100% Financing. Rate includes 0.25% rate reduction for automatic payments and eStatements.	Up to 144 months	7.99%
<b>Motorcycle</b> 100% Financing. Rate includes 0.25% rate reduction for automatic payments and eStatements.	Up to 60 months	9.74%
<b>New/Used ATV &amp; Personal Watercraft</b> 100% Financing. Rate includes 0.25% rate reduction for automatic payments and eStatements.	Up to 60 months	12.99%
<b>Debt Consolidation</b> Rate includes 0.25% rate reduction for automatic payments and eStatements.	Up to 48 months	12.99%
		ANNUAL PERCENTAGE RATE (VARIABLE AS LOW AS)
<b>Share Secured</b> 3.00% margin above share rate. Rate includes 0.25% rate reduction for automatic payments and eStatements.	Up to 120 months	3.03%
<b>Share Certificate</b> Secured. Rate includes 0.25% rate reduction for automatic payments and eStatements.	Remaining term of Share Certificate	APR is 3% above Share Certificate APY
<b>Late Charge</b>	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.	
<b>Re-pricing and Extension Fees</b>	\$200.00	
<b>Collection Cost</b>	You promise to pay all costs of collecting the amount you owe under this agreement including court cost and reasonable attorney fees.	

A 72 month loan of \$30,000 at 6.74% APR with 100% financing, would require 71 payments at \$507.73 with one final payment of \$507.46

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