

Loan Rates

Loan Rates

Auto Loans

Rates effective as of November 1, 2019

Loan Type	Term	As Low As
New & Used Auto Loans	Up to 60 Months	1.99% APR
	Up to 72 Months	2.99% APR
	Up to 84 Months*	3.99% APR

APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria and reflects a .25% discount for direct deposit of net pay. Vehicle age will determine the maximum loan term permitted by our policies.

* Financing terms greater than 72 months available for current and previous model year and a minimum loan amount of \$25,000.

60 monthly payments of \$17.52 per \$1,000.00 borrowed, based on a 60 month auto loan at our as low as rate of 2.99%

Recreational Vehicle Loans

Rates effective as of November 1, 2019

Term	As Low As
Up to 36 Months	3.75% APR
Up to 60 Months	4.25% APR

Term	As Low As
Up to 72 Months	5.25% APR
Up to 84 Months*	6.25% APR
Up to 120 Months**	7.25% APR

APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria and reflects a .25% discount for direct deposit of net pay. Vehicle age will determine the maximum loan term permitted by our policies.

* Financing terms greater than 72 months available for current and previous two model years and a minimum loan amount of \$25,000.

** Financing terms greater than 84 months available for Boat and RV loans only with a minimum loan amount of \$25,000.

Energy Loans

Rates effective as of November 1, 2019

Term	As Low As
Up to 12 Months	2.99% APR
Up to 24 Months	4.50% APR
Up to 36 Months	6.99% APR
Up to 48 Months	7.50% APR
Up to 60 Months	7.99% APR

*APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria and reflects a .25% discount for direct deposit of net pay. Loan funds will be paid directly to supplier.

Sustainability Loans

Rates effective as of November 1, 2019

Term	As Low As
Up to 12 Months	2.99% APR
Up to 24 Months	4.50% APR
Up to 36 Months	6.99% APR
Up to 48 Months	7.50% APR
Up to 60 Months	7.99% APR

*APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria and reflects a .25% discount for direct deposit of net pay. Loan funds will be paid directly to supplier.

Family Loans

Rates effective as of November 1, 2019

Term	As Low As
Up to 12 Months	5.99% APR
Up to 24 Months	6.50% APR
Up to 36 Months	7.99% APR
Up to 48 Months	8.50% APR
Up to 60 Months	8.99% APR

APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria and reflects a .25% discount for direct deposit of net pay. Minimum loan amount \$500. Maximum loan amount \$30,000.

Home Equity Loans

Rates effective as of November 1, 2019

Fixed Rate Products	As Low As
Up to 5 years	3.75%
Up to 10 years	3.99%
Up to 15 years	4.25%

Home Equity Lines of Credit

Rates effective as of November 1, 2019

Type of Home Equity Line of Credit	As Low As
Open-End Variable Rate	4.25%
Interest Only	4.25%
3-Year Fixed Rate, Interest Only	4.25%

APR = Annual Percentage Rate. Rate adjusted quarterly based on Prime Rate +/- a margin and based on first mortgage lien position. Stated rate is based on certain creditworthiness criteria. Maximum rate is 18%.

Adjustable Rate Mortgages (ARMs)

Rates effective as of November 1, 2019

Type of Adjustable Rate Mortgage	As Low As
Fixed Rate - First 3 years	3.50%
Fixed Rate - First 5 years	3.75%
Fixed Rate - First 7 years	3.99%

Type of Adjustable Rate Mortgage	As Low As
<p>APR = Annual Percentage Rate. Rates are adjusted quarterly after initial fixed rate period based on the Prime Rate +/- a margin. Stated rates reflect first mortgage lien position. Maximum rate is 18%. Maximum term is 30 years. Second position ARMs also available with maximum term of 15 years. Add .25% APR for second position.</p>	

Lines of Credit

Rates effective as of November 1, 2019

Loan Type	Maximum Line	As Low As
Overdraft Protection Lines of Credit*	\$5,000	11.75% APR
Credit Builder Lines of Credit**	\$1,000	9.99% APR
Personal Lines of Credit**	\$10,000	9.99% APR
<p>APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria.</p> <p>* Line available for qualified borrowers up to \$5,000. Rate is variable and based on Prime +7%. Maximum Rate 18%.</p> <p>** Rates are fixed for the life of the loan.</p>		

Personal Loans & Debt Consolidation Loans

Rates effective as of November 1, 2019

Term	As Low As
Up to 12 Months	5.99% APR
Up to 24 Months	6.50% APR
Up to 36 Months	7.99% APR
Up to 48 Months	8.50% APR
Up to 60 Months	8.99% APR

APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria and reflects a .25% discount for direct deposit of net pay. Minimum loan amount \$500. Maximum loan amount \$30,000.

Citizenship Loans

Rates effective as of November 1, 2019

Term	As Low As
Up to 12 Months	4.99% APR
Up to 24 Months	5.50% APR
Up to 36 Months	6.99% APR
Up to 48 Months	7.50% APR
Up to 60 Months	7.99% APR

APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria and reflects a .25% discount for direct deposit of net pay. Minimum loan amount \$500. Maximum loan amount \$30,000.

Wedding Loans

Rates effective as of November 1, 2019

Term	As Low As
Up to 12 Months	4.99% APR
Up to 24 Months	5.50% APR
Up to 36 Months	6.99% APR
Up to 48 Months	7.50% APR
Up to 60 Months	7.99% APR

APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria and reflects a .25% discount for direct deposit of net pay. Minimum loan amount \$500. Maximum loan amount \$30,000.

Other Loans

Rates effective as of November 1, 2019

Loan Type	Term	As Low As
Savings or Certificate Secured Loan	Up to 60 Months at Certificate Rate Plus 3%	call for rates
Mobile Home Loans (on owned land)**	Up to 5 Years	9.50% APR
	Up to 10 Years	9.75% APR
	Up to 15 Years	9.99% APR
Land Loans (up to 70% of value)**	Up to 5 Years	5.75% APR
	Up to 10 Years	5.99% APR
	Up to 15 Years	6.50% APR

Loan Type	Term	As Low As
<p>APR = Annual Percentage Rate. Stated rate is based on certain creditworthiness criteria and reflects a .25% discount for direct deposit of net pay.</p> <p>* Line available for qualified borrowers up to \$5,000. Rate is variable and based on Prime +7%. Maximum Rate 18%.</p> <p>** Rates are fixed for the life of the loan.</p>		