

Auto, Camper, Recreational Vehicle and Tractor Loans* (as low as)



Collateral Year	Score		Term in Months				
			Up to 36	37-48	49-63	64-72	73-144 (>\$25K)
2019-2023	A+	720+	5.50%	5.85%	6.15%	6.50%	6.99%
	A	690-719	5.75%	6.15%	6.45%	6.75%	8.25%
	B	640-689	6.65%	7.00%	7.35%	7.50%	9.25%
	C	610-639	7.25%	7.75%	8.75%	9.25%	12.75%
	D	<610	9.00%	9.25%	9.65%	10.85%	
2015-2018	A+	720+	6.00%	6.35%	6.50%	6.75%	
	A	690-719	6.65%	6.75%	7.25%	7.65%	
	B	640-689	7.65%	7.75%	7.85%	7.99%	
	C	610-639	9.50%	9.75%	10.00%	10.25%	* Tractors 50K
	D	<610	14.90%	14.90%	14.90%	14.90%	and under.
2011-2014	A+	720+	8.25%	8.25%	* Autos & Tractors have a max. term 84 mths.		
	A	690-719	8.45%	8.45%	* Rec. Veh. have a max. term of 72 months.		
	B	640-689	9.35%	9.35%	* Motor Coach, Travel Trailer & Campers		
	C	610-639	12.90%	12.90%	max. term is 144 months and if the loan is		
	D	<610	14.90%	14.90%	less than 10K max. term is 60 months.		

Loan Rates
Effective 11/01/2023

Home Equity
Var. Rate 6.50%
Fixed Rate 7.50%
Up to 80% of value

Real Estate	APR
10 years	5.25% 5.300%
15 years	5.75% 5.785%
20 years	6.25% 6.279%
30 years	6.75% 6.772%
All 10% down	

Unsecured Loans (as low as)

UNSECURED LOANS	Score		Term in Months		
			Up to 36	37-48	49-60
\$15,000.00 MAXIMUM AMOUNT	A+	720+	9.25%	10.25%	11.25%
	A	690-719	10.25%	11.25%	12.25%
	B	640-689	11.35%	12.35%	13.35%
	C	610-639	14.25%	15.25%	16.25%
	D	<610	16.25%	17.25%	18.25%

"Because We Care" Loan	
18 Months	5.75%
Up to \$3,000.00	

Mobile Home/Land	APR
15 years	6.75% 6.786%
20 years	7.25% 7.280%
20 yr. new/with foundation	
All 10% down	

Camp & Land	APR
10 years	6.50% 6.557%
15 years	7.00% 7.041%
All 20% down	

Pledged Loans
<u>Share</u>
120 Month max. term 3.00%
<u>Certificate</u>
3% above CD Rates
60 Month maximum term

Furnace Loans
12-24 months 6.99%
25-48 months 7.99%
\$7,500 Maximum

Visa® Credit Cards
Fixed Rate 9.90%
Up to \$10,000 L-O-C

Christmas Loan	Heavy Equipment - "As Low As" 10% Down		
12 months 3.99%	<\$50,000	New	Used
	48 mos. 6.50%	6.50%	7.00%
	60 mos. 6.75%	6.75%	7.25%
	\$50,000+		
	48 mos. 6.25%	6.25%	6.50%
	60 mos. 7.50%	6.50%	7.00%

Land Only	APR
15 years	7.25% 7.292%
All 20% down	

Energy Loans
12 months 3.89%
\$3,000.00 Maximum

MBL Line-of-Credit
Real Estate
Var. Rate 9.50%
Up to 80% of value
WSJ Prime + 1.50%

APR = ANNUAL PERCENTAGE RATE

