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Loan Rate Sheet

(Effective December 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) |
|---|---|---|
| Personal Rate includes 0.25% rate reduction for automatic payments and eStatements. | Flexible terms available | 10.49% |
| New/Used Auto Rate includes 0.50% rate reduction with LTV 75% or less. | Up to 72 months | 6.24% |
| New/Used Auto Rate includes 0.50% rate reduction with LTV 75% or less. | Up to 84 months | 6.49% |
| First Time Auto | Up to 72 months | 10.24% |
| 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. Rate includes 0.25% rate reduction for automatic payments and eStatements. | Up to 120 months | 3.03% |
| Share Certificate Secured. Rate includes 0.25% rate reduction for automatic payments and eStatements. | 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 | |
| Collection Cost | 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.