

All quoted rates require direct deposit
ALL RATES ARE APR OR ANNUAL PERCENTAGE RATE

New Auto and Motor Cycle 2018-2019

Credit score of 650 or more

2.99 APR for term of 60 months or less

3.99 APR for term of 61 months to 72 months

Credit score of 649-575

4.99 APR for terms 60 months or less

5.99 APR for terms 61 months to 72 months

Credit below 574

6.99 APR for terms 60 months or less

7.99 APR for terms 61 months to 72 months

Terms longer than 72 months will be .25 higher per year

Used Auto and Motor Cycle 2016-2017 max term 60 months

Credit score of 650 or more

4.99 APR

Credit score of 649-575

5.99

Credit score below 574

6.99

Used Auto 2013-2015

Credit score of 650 or more

5.99 APR up to 48 months

Credit score of 649-575

7.99 APR up to 48 months

Credit score below 574

9.99 APR up to 48 months

Terms longer than 48 months will be .25% higher per year

Auto older than 2013

9.99 APR up to 48 months

Classic Car up to 48 months 5.5% APR (car must be over 25 years old)

Used Motorcycle up to 48 months 9.00% APR

Terms longer than 48 months will be .25% higher per year

RV's with titles

New RV's 2018-2019 under \$25,000.00 up to 60 months 7.00% APR

New RV's 2018-2019 over \$25,000.00 maximum term 10 years 7.75% APR

Used RV's maximum term 60 months 9% APR

Boats

New Boats 2018-2019 under \$25,000.00 up to 60 months 7% APR

New Boats 2018-2019 over \$25,000.00 maximum term 10 years 7.75% APR

Used Boats maximum term 60 months 9.00% APR

HOME MORTGAGES

CALL OUR HOME MORTGAGE HOT LINE 1-866-431-4887

Unsecured Loan rates

All unsecured loans with a credit score of **700 or more** can qualify to borrow up to **\$15,000.00** at the following rates:

| | |
|-------------|-----------|
| One year | 7.50% APR |
| Two years | 8.50% APR |
| Three Years | 9.50% APR |

LOAN RATES EFFECTIVE OCTOBER 16, 2018

Four Years (only for loans over \$5,000.00) 10.50% APR
Five Years (only for loans over \$10,000.00) 11.50% APR

All unsecured loans with a credit score of **650-699** can qualify to borrow up to **\$10,000.00** at the following rates:

One year 11.00% APR
Two years 12.00% APR
Three years 13.00% APR
Four years (only for loans over \$5,000.00) 14.00% APR

All unsecured loans with a credit score of **649-575** can qualify to borrow up to **\$5,000.00** at the following rates:

One year 11.50% APR
Two years 12.50% APR
Three years 13.50% APR

All unsecured loans with a credit score of **574** or lower can qualify to borrow up to **\$5,000.00** at the following rates:

One year 14.50% APR
Two years 15.50% APR
Three years 16.50% APR

Refinancing of existing loans will be done at the new rate.

*****Open End Loans**

| | | | |
|---------------|---------|---------------|---------|
| Credit Score | | | |
| 700 and above | 10% APR | 599-549 | 16% APR |
| 699-650 | 12% APR | 549 and below | 18% APR |
| 649-600 | 14% APR | | |

Minimum loan advance \$200.00.

Maximum amount for open end loan \$10,000.00

*****RESTRICTIONS APPLY**

Share backed Loans 1.75% higher than the highest dividend paid on Money Market accounts.

Up to 10 years