

All quoted rates require direct deposit

ALL RATES ARE APR OR ANNUAL PERCENTAGE RATE

**New Auto and Motor Cycle 2021-2022**

**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 2019-2020 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 2016-2018**

**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 2016**

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 2021-2022 under \$25,000.00 up to 60 months 7.00% APR

New RV's 2021-2022 over \$25,000.00 maximum term 10 years 7.75% APR

Used RV's maximum term 60 months 9% APR

**Boats**

New Boats 2021-2022 under \$25,000.00 up to 60 months 7% APR

New Boats 2021-2022 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

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
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

All unsecured loans require 10% of the amount being borrowed to be secured in a share account. 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 \*\*\*\*\* **IF QUALIFIED** \*\*\*\*\*

**Share backed Loans** 1.75% higher than the highest dividend paid on Money Market accounts.  
Up to 10 years