

All quoted rates require direct deposit

ALL RATES ARE APR OR ANNUAL PERCENTAGE RATE

New Auto and Motor Cycle 2022-2023

Credit score of 650 or more

1.99 APR for term of 60 months or less

2.99 APR for term of 61 months to 72 months

Credit score of 649-600

3.99 APR for terms 60 months or less

4.99 APR for terms 61 months to 72 months

Credit score 599 and below

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 2020-2021 max term 60 months

Credit score of 650 or more

3.99 APR

Credit score of 649-600

4.99

Credit score below 599

6.99

Used Auto 2017-2019

Credit score of 650 or more

4.99 APR up to 48 months

Credit score of 649-600

6.99 APR up to 48 months

Credit score 599 and below

9.99 APR up to 48 months

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

Auto older than 2017

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 2022-2023 under \$25,000.00 up to 60 months 7.00% APR

New RV's 2022-2023 over \$25,000.00 maximum term 10 years 7.75% APR

Used RV's maximum term 60 months 9% APR

Boats

New Boats 2022-2023 under \$25,000.00 up to 60 months 7% APR

New Boats 2022-2023 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 1-800-603-0836

LOAN RATES EFFECTIVE NOVEMBER 01, 2022

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 \$15,000.00 ***** **IF QUALIFIED ******

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