

Effective September 1, 2023

All quoted rates require direct deposit

ALL RATES ARE APR OR ANNUAL PERCENTAGE RATE

New Auto and Motor Cycle 2023-2024

Credit Score of 700 or more

3.49 APR for term of 60 months or less

4.49 APR for term of 61 months to 72 months

Credit Score of 699-600

5.49 APR for terms 60 months or less

6.49 APR for terms 61 months to 72 months

Credit Score 599 and below

8.49 APR for terms 60 months or less

9.49 APR for terms 61 months to 72 months

Used Auto and Motor Cycle 2021-2022- Max term 60 months

Credit Score of 700 or more

5.49 APR

Credit Score 699-600

6.49 APR

Credit Score 599 and below

8.49 APR

Used Auto 2018-2020 – Max term 48 months

Credit Score of 700 or more

6.49 APR

Credit Score 699-600

8.49 APR

Credit Score 599 and below

10.49 APR

Auto older than 2018

10.49 APR up to 48 months

Classic Car up to 48 months 6% APR (car must be over 25 years old)

RV's with titles

New RV's 2023-2024 under \$25,000.00 up to 60 months 7.00% APR

New RV's 2023-2024 over \$25,000.00 maximum term 10 years 7.75% APR

Used RV's maximum term 60 months 9% APR

Boats

New Boats 2023-2024 under \$25,000.00 up to 60 months 7% APR

New Boats 2023-2024 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

Unsecured Loan Rates

All unsecured loans with a credit score of **750 or more** can qualify to borrow up to **\$20,000.00** at the following rates:

| | |
|--|------------|
| One Year | 7.50% APR |
| Two Year | 8.50% APR |
| Three Year | 9.50% APR |
| Four Year (only for loans above \$5,000.00) | 10.50% APR |
| Five Year (only for loans above \$10,000.00) | 11.50% APR |
| Six Year (only for loans above \$15,000.00) | 12.50% APR |

All unsecured loans with a credit score of **700-749** can qualify to borrow up to **\$15,000.00** at the following rates:

| | |
|--|------------|
| One year | 8.50% APR |
| Two years | 9.50% APR |
| Three Years | 10.50% APR |
| Four Years (only for loans over \$5,000.00) | 11.50% APR |
| Five Years (only for loans over \$10,000.00) | 12.50% 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 | 12.00% APR |
| Two years | 13.00% APR |
| Three years | 14.00% APR |
| Four years (only for loans over \$5,000.00) | 15.00% APR |

All unsecured loans with a credit score of **600-649** can qualify to borrow up to **\$5,000.00** at the following rates:

| | |
|-------------|------------|
| One year | 12.50% APR |
| Two years | 13.50% APR |
| Three years | 14.50% APR |

All unsecured loans with a credit score of **599 or lower** can qualify to borrow up to **\$5,000.00** at the following rates:

| | |
|-------------|------------|
| One year | 15.50% APR |
| Two years | 16.50% APR |
| Three years | 17.50% 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