



	<u>Term (months)</u>	<u>APR</u>	
New Vehicle 2023 and older	36	6.00%	12.00%
	60	6.15%	12.15%
	*valued over \$20K 72	6.25%	12.25%
	*valued over \$30K 84	7.25%	13.25%
Never been titled or 30 days after financing with dealership			
Used Vehicle 2023 - 2019	36	6.50%	12.50%
	60	6.75%	12.75%
	*valued over \$20K 72	7.00%	13.00%
	*valued over \$30K 84	7.25%	13.25%
up to 100k miles			
2018 and older	36	7.15%	13.15%
	60	7.75%	13.75%
	*valued over \$20K 72	8.50%	14.50%
	*valued over \$30K 84	8.99%	14.99%
less than 100k miles			
2019 and older	36	8.75%	14.75%
	60	9.25%	15.25%
	*valued over \$20K 72	9.50%	15.50%
over 100k miles but less than 150,000 miles			
2019 and older	36	9.75%	15.75%
	60	10.00%	16.00%
	72	11.50%	17.50%
over 150,000 miles			

Unsecured Loans

Credit Score 750 - 900

500 to \$15,000 - 12.25% up to 60 months depending on the the amount borrowed

Credit Score 749 and below

\$500 to \$3,500 - 18% up to 36 months depending on the the amount borrowed



New Motorcycle, Boats, ATV's, and Jet Skis

	36	8.00%	14.00%
	60	8.50%	14.50%
*valued over \$10K	72	9.00%	15.00%
*valued over \$30K	84	9.75%	15.75%
*valued over \$30K	120	10.50%	16.50%

Used Motorcycle, Boats, ATV's and Jet Skis

	36	9.25%	15.25%
*valued over \$3,500	60	9.50%	15.50%
*valued over \$20K	72	10.00%	16.00%
*valued over \$30K	120	12.00%	18.00%

New & Used RVS, Houseboats, and Cabin Cruisers

	60	9.50%	15.50%
	84	8.15%	14.15%
*valued over \$30K	120	8.25%	14.25%
*valued over \$50K	180	8.75%	14.75%

New Farm Equipment

72	9.25%	15.25%
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Used Farm Equipment

72	10.50%	16.50%
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Share Secured

\$0 - \$24,999.99	0.05%
\$25,000 - \$49,999.99	0.10%
\$50,000 - \$74,999.99	0.15%
\$75,000 - \$99,999.99	0.20%
>\$100,000	0.25%

2.00% above the Dividend Rate

All loans are subject to credit approval and normal loan policies.