



Effective Date: March 27, 2020

Vehicle Loan Rates

Age of Vehicle	Terms	APR*	
Autos (Car & Truck)			
2012-2020	Up to 108 months	As low as 3.49%	How Much Can I Borrow?
2005-2011	Up to 108 months	As low as 4.49%	
Motorcycles, ATVs & Personal Watercraft			
2012-2020	Up to 72 months	As low as 4.99%	How Much Can I Borrow?
2005-2011	Up to 72 months	As low as 5.99%	
Motorhomes, Travel Trailers & Boats			
2012-2020	Up to 180 months	As low as 4.99%	How Much Can I Borrow?
2005-2011	Up to 180 months	As low as 5.99%	

Personal Loan Rates

Certificate & Share Secured	Certificate Secured – 60 months	Rate + 3%
	Share Secured – 36 months	Rate + 3%
	Share Secured – 60 months	Rate + 3%
Personal Signature Loan	24 months	As low as 8.09%
	36 months	As low as 8.59%
	48 months	As low as 8.99%
	60 months	As low as 9.79%
	72 months	As low as 10.59%
Personal Lines of Credit	Unsecured Line of Credit	14.00%

Credit Card Rates (New)

Visa Classic Credit Card	-	As low as 9.90%
Visa Platinum Credit Card	-	As low as 7.24% **
Visa Platinum Rewards Credit Card	-	As low as 8.24% **

Home Loan Rates

Competitive Rates – Please call a Mortgage Loan Officer for more details!

[Click here](#) to connect with our mortgage team!

Home Equity Line of Credit Rates	Loan to Value	
	Up to 80%	As low as 4.00% ***
Home Equity Loan Rates	Loan to Value	
	Up to 80%	As low as 5.49%

*APR = Annual Percentage Rate. Your rate and term may differ depending on credit history, age of the vehicle and underwriting criteria. Minimum loan amount may be required for extended terms.

**FIR (Fully Indexed Rate) = Index + Margin. The index is Prime Rate as published in the Wall Street Journal which is currently at 3.25%. Margin is determined by creditworthiness. Maximum FIR is 18.00%.

***Loan Rate is based on Prime Rate as published in the Wall Street Journal which is currently at 3.25% and adjusted monthly. Minimum HELOC rate is 4.00%, maximum is 18.00%.

