

## LOAN RATES

### VEHICLES †

Up to 100% financing is available on vehicles up to seven years old. Loan amounts for vehicles seven years old or older are limited to terms up to 36 months and for up to wholesale value only. 72 and 84 month terms are for new vehicles only and 84 month terms are limited to vehicles with a value exceeding \$40,000.

TERM	APR	Rate adjustment for percentage of down payment.	
		PERCENT	RATE
		DOWN	ADJUSTMENT
24 Months	4.75%		
36 Months	5.00%		
48 Months	5.25%	5%	0.25%
60 Months	5.50%	10%	0.50%
72 Months	6.25%	15%	0.75%
84 Months	6.50%	20%	1.00%

### BOATS, MOTORCYCLES, PERSONAL WATERCRAFT & RECREATIONAL VEHICLES †

New boats loans require a 10% down payment. New recreational vehicles require a 5% down payment. Used item financing is limited to the trade-in value as listed in the appropriate NADA Guide.

VALUE	TERM	APR	VALUE	TERM
Up to \$3,500	24 Months	7.75%	\$20-30,000	10-year amortization with 5-year balloon
Up to \$7,000	36 Months	7.50%	\$30-40,000	12-year amortization with 5-year balloon
Up to \$10,500	48 Months	6.75%	\$40,000+	15-year amortization with 5-year balloon
Up to \$14,000	60 Months	6.50%		Use 60 month rate
Up to \$17,500	72 Months	6.25%		
Up to \$21,000	84 Months	6.00%		

### HOME EQUITY - CLOSED END †

Up to 80% of available equity financing. Payments are based on a 120 month amortization period and have a balloon payment due in five years.

Current APR 6.25%

### HOME EQUITY - OPEN END LINE OF CREDIT

Up to 80% of available equity financing. Payments are based on a 180 month amortization period and the line has a five-year draw period. The rate on the line is variable, based on the prime rate and is subject to change twice a year. (Max change 2% per period)

Current APR 4.50%

### REVOLVING LINE OF CREDIT

Monthly payments are based on \$3.50 per the approved credit limit.

Current APR 13.90%

### VISA CREDIT CARDS

Monthly payment amount is based on a percentage of the balance outstanding.

	CLASSIC	GOLD**	PLATINUM
Current APR	13.90%	5.25%	9.90%

\*\* - Variable rate based on the Prime rate plus two percent, subject to change quarterly.

### SIGNATURE UNSECURED LOANS †

MAXIMUM	APR
42 Months	13.90%

### SINGLE PAYMENT NOTES †

30, 60 and 90 day terms available.	
Current APR	12.00%

### SHARE SECURED LOANS

TERM	APR
36 Months	5.40%
48 Months	5.90%
60 Months	6.40%

### CERTIFICATE SECURED LOANS

Loan term and rate is based on the certificate term and rate, plus two percent.

† - These are our lowest rates available, based on credit history. Your actual rate will reflect your individual circumstances and may be higher than listed.