

Installment Loan Rates

Effective January 13, 2014

Automobile/Motorcycle

Credit Score	710 & Higher		650 - 709		649 & Lower	
	Rate	APR *	Rate	APR *	Rate	APR *
New (Max. 72 mos.)	2.90%	3.24%	5.15%	5.49%	10.00%	10.37%
2013 (Max. 60 mos.)	3.15%	3.55%	5.50%	5.91%	10.25%	10.68%
2012 - 2010 (Max. 60 mos.)	3.85%	4.25%	6.25%	6.66%	11.00%	11.43%
2009 - 2008 (Max. 48 mos.)	4.75%	5.25%	8.00%	8.51%	11.25%	11.78%
2007 - 2005 (Max. 42 mos.)	5.85%	6.42%	9.00%	9.58%	12.00%	12.59%
2004 & Older (Max. 36 mos.)	7.50%	8.17%	10.50%	11.18%	12.50%	13.18%

Campers, RV, Boats

New - 48 Mos.	4.75%	7.16%	7.35%	7.86%
New - 60 Mos.	5.75%	7.56%	7.95%	8.37%
New - 72 Mos.	6.00%	8.43%	8.50%	8.86%
Used (Max. 60 mos.)	8.25%	9.21%	9.55%	9.97%

Subject to application and credit approval. Your rate may be different depending on your credit score. APR based on \$10,000 financed at the maximum term, including a \$100 processing fee. Other rates, terms, payments and loan amounts are available by contacting any loan officer. * APR means Annual Percentage Rate

Farm/Business Loans

Preferred	Prime * + 1.00%
Average	Prime * + 3.50%
Other	Prime * + 6.00%

Member
FDIC



Farm Machinery Purchases

4.50%
Maximum term - 5 Yrs.
Amortized up to 8 Yrs.

Considerations: Current paperwork (i.e. tax returns, credit report, application), credit score & established customer