

Installment Loan Rates

Effective December 28, 2018

Automobile/Motorcycle

Credit Score	710 & Higher		641 - 709		640 & Lower	
	Rate	APR *	Rate	APR *	Rate	APR *
New (Max. 72 mos.)	3.70%	3.87%	4.80%	4.98%	10.00%	10.22%
2018 (Max. 60 mos.)	3.95%	4.15%	5.40%	5.61%	10.25%	10.51%
2017 - 2015 (Max. 60 mos.)	4.25%	4.45%	5.70%	5.91%	11.00%	11.27%
2014 - 2013 (Max. 48 mos.)	4.90%	5.15%	7.30%	7.56%	11.25%	11.57%
2012 - 2009 (Max. 42 mos.)	5.15%	5.44%	8.25%	8.55%	12.00%	12.37%
2008 & Older (Max. 36 mos.)	5.80%	6.14%	9.05%	9.46%	12.50%	12.92%

Campers, RV, Boats

New - 48 Mos.	4.75%	5.00%	7.20%	7.46%
New - 60 Mos.	5.50%	5.71%	7.50%	7.71%
New - 72 Mos.	6.00%	6.18%	8.25%	8.43%
Used (Max. 60 mos.)	7.50%	7.76%	9.00%	9.26%

For the current rates and terms on personal and home improvement loans, please contact one of our loan officers.

Subject to application and credit approval. Your rate may be different depending on your credit score. APR based on \$25,000 financed at the maximum term, including a \$125 processing fee. **Other rates, terms, payments and loan amounts are available by contacting any loan officer.** Loan Payment Example: New car loan for \$25,000 for term of 72 months at 3.70% (3.87% APR), monthly payments would be \$390.14.

* APR means Annual Percentage Rate

Farm/Business Loans

Preferred Prime ** + 1.00%

** Prime is Wall Street Journal Prime

Member
FDIC



Farm Machinery Purchases

6.00%

Maximum term - 5 Yrs.
Amortized up to 10 Yrs.

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