



Loan Rates

Updated 04/01/2020

Annual Percentage Rates (APR)

Vehicle Loans – New (2019) & Used

72 Month Term

	RATE	APR
A+++ Super Prime 800+	3.89%	3.92%
A++ Super Prime 780-799	3.89%	3.92%
A+ Super Prime 760-779	3.89%	3.92%
A+ 740-759	4.09%	4.12%
A 720-739	4.09%	4.12%
B+ 700-719	4.84%	4.87%
B 680-699	5.69%	5.72%
C+ 660-679	7.74%	7.77%
C 620-659	11.25%	11.29%
D </=619	15.25%	15.29%

*Add ½% of rate for every 5% of LTV over 100%

“It’s All GOOD” Youth Auto Loan Rate

RATE	APR
7.25%	7.29%

Recreational Vehicles – 2019 & Newer

120 Month Term

	RATE	APR
A 700+	8.50%	8.53%
B 660-699	9.25%	9.28%
C 620-659	12.00%	12.04%

Recreational Vehicles – Used

120 Month Term

	RATE	APR
A	9.25%	9.28%
B	10.00%	10.04%
C	13.75%	13.79%

Motorcycle – 2019 & Newer

72 Month Term (10% down required for the lower rate in each tier)

	RATE	APR
A 700+	4.99 – 5.75%	5.02%*
B 660-699	6.00 – 6.75%	6.03%*
C 620-659	8.85 – 10.25%	8.88%*
D </=619	15.25%	15.29%

*APR is for lowest rate listed in each tier

Motorcycle – Used

72 Month Term (10% down required for the lower rate in each tier)

	RATE	APR
A	4.99 – 5.75%	5.02%*
B	6.00 – 6.75%	6.03%*
C	8.85 – 10.25%	8.88%*
D	15.25%	15.29%

*APR is for lowest rate listed in each tier

Other Secured Collateral – 2019 & Newer

60 Month Term (I.E. boat, camper, atv, trailers etc)

	RATE	APR
A 700+	7.25%	7.28%
B 660-699	8.00%	8.03%
C 620-659	11.00%	11.04%
D </=619	15.00%	15.04%

Other Secured Collateral – Used

60 Month Term (I.E. boat, camper, atv, trailers etc)

	RATE	APR
A	8.00%	8.03%
B	8.50%	8.53%
C	11.25%	11.28%
D	15.25%	15.29%

Shared Secured

APR = 3.50%

CD Secured

APR = 2.00% above CD rate, minimum of 4.0%

Unsecured Loans:

Unsecured

60 Month Term

	RATE	APR
A 700+	9.99%	10.02%
B 660-699	10.99%	11.03%
C 620-659	11.99%	12.03%
D </=619	15.99%	16.03%

Overdraft Protection

APR
16.00%

VISA Credit Card

APR (Non-Variable)
10.99%