



# Loan Rates

Updated 07/15/2021

Annual Percentage Rates (APR)

## Vehicle Loans – New (2020) & Used

72 Month Term

|                         | RATE   | APR    |
|-------------------------|--------|--------|
| A+++ Super Prime 800+   | 2.59%  | 2.61%  |
| A++ Super Prime 780-799 | 2.59%  | 2.61%  |
| A+ Super Prime 760-779  | 2.59%  | 2.61%  |
| A+ 740-759              | 2.99%  | 3.02%  |
| A 720-739               | 2.99%  | 3.02%  |
| B+ 700-719              | 3.74%  | 3.77%  |
| B 680-699               | 4.59%  | 4.62%  |
| C+ 660-679              | 7.49%  | 7.32%  |
| 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% | 7.28% |

## Recreational Vehicles – 2020 & 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 – 2020 & 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 – 2020 & 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% | 11.29% |
| 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%