



## Loan Rates

Updated 7/1/2022

Annual Percentage Rates (APR)

### Vehicle Loans – New (2021) & Used

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

#### 84 Month Term

	RATE	APR
A+++ Super Prime 800+	3.49%	3.51%
A++ Super Prime 780-799	3.49%	3.51%
A+ Super Prime 760-779	3.49%	3.51%
A+ 740-759	3.89%	3.91%
A 720-739	3.89%	3.91%
B+ 700-719	4.64%	4.66%
B 680-699	5.49%	5.52%
C+ 660-679	8.19%	8.22%
C 620-659	11.50%	11.54%
D </=619	15.50%	15.54%

#### "It's All GOOD" Youth Auto Loan Rate

RATE	APR
7.25%	7.28%

### Recreational Vehicles – 2021 & 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 – 2021 & 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 – 2021 & 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%