



# Loan Rates

Updated 01/01/2025

Annual Percentage Rates (APR)

## Vehicle Loans – New (2024) & Used

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

### 84 Month Term

	RATE	APR
A+++ Super Prime 800+	5.88%	5.90%
A++ Super Prime 780-799	5.88%	5.90%
A+ Super Prime 760-779	5.88%	5.90%
A+ 740-759	6.49%	6.52%
A 720-739	6.49%	6.52%
B+ 700-719	7.74%	7.77%
B 680-699	8.74%	8.77%
C+ 660-679	10.99%	11.02%
C 620-659	11.99%	12.02%
D </=619	14.99%	15.02%

### “It’s All GOOD” Youth Auto Loan Rate

RATE	APR
9.00%	9.03%

## Recreational Vehicles – 2024 & 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 – 2024 & Newer

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

	RATE	APR
A 700+	7.50 – 8.25%	7.53%*
B 660-699	9.25 – 10.00%	9.28%*
C 620-659	12.50 – 14.00%	12.53%*
D </=619	15.25%	15.28%*

\*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	7.99 – 8.75%	8.02%*
B	9.75 – 10.50%	9.78%*
C	13.00 – 14.50%	13.03%*
D	15.25%	15.28%

\*APR is for lowest rate listed in each tier

## Other Secured Collateral – 2024 & Newer

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

	RATE	APR
A 700+	8.50%	8.53%
B 660-699	9.75%	9.78%
C 620-659	12.50%	12.53%
D </=619	16.00%	16.03%

## Other Secured Collateral – Used

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

	RATE	APR
A	9.00%	9.03%
B	10.25%	10.28%
C	13.25%	13.28%
D	16.25%	16.28%

## 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+	11.99%	12.00%
B 660-699	12.99%	13.00%
C 620-659	14.99%	15.00%
D </=619	16.99%	17.00%

## Overdraft Protection

APR  
16.00%

## VISA Credit Card

APR (Non-Variable)  
12.99%