



Loan Rates

Updated 12/01/2025

Annual Percentage Rates (APR)

Vehicle Loans – New (2024) & Used

84 Month Term

	RATE	APR
A+++ Super Prime 800+	5.24%	5.26%
A++ Super Prime 780-799	5.24%	5.26%
A+ Super Prime 760-779	5.24%	5.26%
A+ 740-759	5.99%	6.01%
A 720-739	5.99%	6.01%
B+ 700-719	7.24%	7.26%
B 680-699	8.24%	8.27%
C+ 660-679	10.99%	11.02%
C 620-659	11.99%	12.02%
D </=619	14.99%	15.02%

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

“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%