



Loan Rates

Updated 5/2017

Annual Percentage Rates (APR)

Vehicle Loans – New (2016) & Used

72 Month Term

	RATE	APR
A+++ Super Prime 800+	2.99%	3.00%
A++ Super Prime 780-799	3.09%	3.10%
A+ Super Prime 760-779	3.09%	3.10%
A+ 740-759	3.09%	3.10%
A 720-739	3.49%	3.51%
B+ 700-719	4.29%	4.31%
B 680-699	5.49%	5.51%
C+ 660-679	6.49%	6.51%
C 620-659	11.25%	11.28%
D </=619	15.25%	15.28%

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

“It’s All GOOD” Youth Auto Loan Rate

RATE	APR
5.25%	5.27%

Recreational Vehicles – 2016 & Newer

120 Month Term

	RATE	APR
A 700+	8.50%	8.53%
B 660-699	9.25%	9.28%
C 620-659	12.00%	12.03%

Recreational Vehicles – Used

120 Month Term

	RATE	APR
A	9.25%	9.28%
B	10.00%	10.02%
C	13.75%	13.77%

Motorcycle – 2016 & Newer

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

	RATE	APR
A 700+	4.99 – 5.75%	5.01%*
B 660-699	6.00 – 6.75%	6.02%*
C 620-659	8.85 – 10.25%	8.88%*

*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%	5.01%*
B	6.00 – 6.75%	6.02%*
C	8.85 – 10.25%	8.88%*

*APR is for lowest rate listed in each tier

Other Secured Collateral – 2016 & Newer

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

	RATE	APR
A 700+	7.25%	7.27%
B 660-699	8.00%	8.03%
C 620-659	11.00%	11.03%
D </=619	15.00%	15.03%

Other Secured Collateral – Used

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

	RATE	APR
A	8.00%	8.02%
B	8.50%	8.53%
C	11.25%	11.28%
D	15.25%	15.28%

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+	9.99%	10.02%
B 660-699	10.99%	11.02%
C 620-659	11.99%	12.02%
D </=619	15.99%	16.02%

Overdraft Protection

APR

16.00%

VISA Credit Card

APR (Non-Variable)

10.99%