

Consumer Loan Rates Effective
Date September 16th, 2020



Loans	Year	Maximum Term (months)	APR*(As Low As)
New Vehicles	2019-2020	0-60 months	3.75%
	2019-2020	61-72 months	4.00%
Used Vehicles	2016-2019	0-60 months	4.00%
	2014-2015	0-60 months	4.25%
	2011-2013	0-48 months	5.50%
	2010 and Prior	36 months	6.50%

(The maximum mileage for a vehicle is 150k)

New Motorcycles	0-60 months	4.50%
Used Motorcycles	0-48 months	6.50%

Signature Loans (max \$3000)	0-36 months	8.75%
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Share Loans	0-48 months	Prime Rate
(PR Currently 3.25) or 2% above CD rate (whichever is greater)		

Home Equity Loan Rates 2nd Mortgages

\$10,000-\$50,000 up to 80% LTV	0-84 Months	5.50
\$10,000-\$50,000 up to 80% LTV	85-120 Months	5.75

Home Equity Loan Rates 1st Mortgages

\$10,000-\$50,000 up to 75% LTV	0-84 Months	4.25
\$10,000-\$50,000 up to 75% LTV	85-120 Months	4.50

**APR=Annual Percentage Rate. Rates are subject to credit approval and to change without notice. The bank will determine your rate by credit background, specific loan terms, payment method and collateral.*

The above loan rates will be discounted by .25% for current mortgage loan customers and .25% for payments on Auto Transfer (not available on Home Equity)

