



All rates effective Friday, January 5, 2024 unless otherwise noted and are subject to change without notice.

***Auto Loans, Harley Davidson Motorcycle Loans**

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
2024 & 2023	84	\$35,000.00	7.75%	7.83%	\$542.49
2024 & 2023	72	\$10,000.00	7.25%	7.53%	\$173.03
2022 & 2021	72	\$10,000.00	8.25%	8.53%	\$177.93
2022 & 2021	60	\$10,000.00	7.75%	8.08%	\$203.13
2020 & 2019	60	\$10,000.00	8.00%	8.33%	\$204.34
2018 & 2017	48	\$10,000.00	9.75%	10.16%	\$254.39
2016 & Older	36	\$7,500.00	10.50%	11.21%	\$246.28

- Monthly payment is based on example amount and maximum term
- VSI Premium of \$40
- APR includes \$75 processing fee

***Boats Loans, Campers, Motor Homes and Travel Trailers**

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
New & Used	120	\$20,000.00	9.50%	9.60%	\$259.88

- Monthly payment is based on example amount and maximum term
- VSI Premium \$40
- APR includes \$75 processing fee



***Motorcycles, Jet Skis, Snowmobiles & ATVs**

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
Motorcycles, Jet Skis, Snowmobiles, ATVs – New & Used	48	\$7,500.00	9.50%	10.04%	\$190.36

- ♦ Monthly payment is based on example amount and maximum term
- ♦ VSI Premium \$40
- ♦ APR includes \$75 processing fee

***Home Improvement Loan**

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
Home Improvement	84	\$15,000.00	9.24%	9.41%	\$244.47

Monthly payment is based on example amount and maximum term
APR includes \$75 processing fee

***Personal Unsecured**

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
Personal Unsecured	60	\$5,000.00	11.50%	12.17%	\$111.66



*Time Notes

Name	Maximum Term	Example Loan Amount	Rate	Annual Percentage Rate (APR)
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Time Loans	90 Days	\$5,000.00	11.50%	20.691%
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- ♦ APR includes \$75 processing fee
- ♦ Payment due at maturity based on \$5,000 example for 90 days at 11.50% would be \$5,248.41 including doc fee financed in.

*Quoted rates are based on credit scores of 700 or above and are subject to change without notice. Other underwriting considerations may apply.

Collateral Loans

Name	Maximum Term	Maximum LTV	Rate
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Certificate of Deposit & Passbook Savings	60 months	95%	Deposit Rate + 3.5% or 4.5%, whichever is greater
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Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Stock	60	\$10,000.00	9.00%	9.33%	\$209.20
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- ♦ **Max LTV 70%**
- ♦ APR includes \$75 processing fee.
- ♦ Monthly Payment Based on \$10,000 for 60 months

Check Reserve

Name	Maximum Term	Rate
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Check Reserve	Revolving	15%
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