



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 & months Passbook Savings	60	95%	Deposit Rate + 3.5% or 4.5%, whichever is greater
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Product Amount Name	Maximum Term (Months)	Loan 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

## Solar Program

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Solar Program \$5,000.00 – \$25,000.00	120	\$25,000.00	8.74%	8.819%	\$313.19
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Solar Program \$25,001.00-\$40,000.00	180	\$40,000.00	9.24%	9.274%	\$411.44
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## Check Reserve

Name	Maximum Term	Rate
Check Reserve	Revolving	15%