



Consumer Loan Rates

Effective April 15, 2015

The rates listed below are the lowest rate offered. Your rate will be determined by your credit history.

Rates, terms and conditions are subject to change - Interest rate listed is the annual percentage rate (APR)

NEW & USED AUTO RATES Your Choice - SAME RATE!

Up to 48 Months	49 - 60 Months	61-72 Months	73-84 Months
2.74%	2.99%	3.24%	3.49%

NEW RV RATES

Up to 72 Months	73-144 Months
7.59%	8.59%

USED RV RATES

Up to 72 Months	73-144 Months
8.59%	9.59%

NEW & USED MOTORCYCLES

Up to 36 Months	37 - 48 Months	49-60 Months
5.99%	6.99%	7.99%

SIGNATURE LOANS

Up to 24 Months	25-48 Months
10.24%	11.24%

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CHRISTMAS & TAX LOAN

Up to 18 Months
10.24%

OVERDRAFT LINE LOANS

Minimum payment of \$35 or 4% Balance
15%

VISA LINES OF CREDIT (\$10,000 Maximum)

Minimum payment of \$35 or 4% Balance
13.2%

DIRECT DEPOSIT LOAN

UP to 8 Months
18%

SHARE SECURED (90% OF SHARE BALANCE)

Up to 72 Months
3.00%

CERTIFICATE SECURED (80% OF Certificate Balance)

Term of Certificate
Certificate Rate plus 3%

The rates listed are the lowest rate offered. All rates will be determined by the borrower's credit and ability to pay the loan. All loans are subject to credit approval. All loan rates are subject to change without notice. All Auto, RV, MotorCycle loans are subject to eligibility requirements. The word "Term" refers to the number of months for the loan to be repaid

