



CONSUMER LOAN RATES

Rates effective 01/01/2021

PERSONAL LOANS	APR as low as
Up to 60 months	9.49%
Overdraft Line of Credit (Active Checking Account Required)	11.99%

VEHICLE LOANS	APR as low as		
	NEW '20-'21 ■	USED '14-'19 ▲	USED '13 & OLDER ▲
24 months	2.99%	2.99%	4.49%
36 months	3.24%	3.24%	4.74%
48 months	3.49%	3.49%	4.99%
60 months	3.74%	3.74%	-----
72 months	4.24%	-----	-----
84 months*	4.74%	-----	-----

OTHER TITLED VEHICLES (RV's, ATV's, Campers, Snow Machines, Boats) ◆	APR as low as		
	NEW '20-'21 ■	USED '14-'19 ▲	USED '13 & OLDER ▲
24 months	3.74%	3.74%	5.24%
36 months	3.99%	3.99%	5.49%
48 months	4.24%	4.24%	5.74%
60 months	4.49%	4.49%	-----

CREDIT CARDS	APR
VISA® Card	9.99% to 11.99%
VISA® Card (Share Secured)	6.99%
Balance Transfers	As Low As 2.99% on balance transfers for 6 months. (SPECIAL)

OTHER SECURED LOANS	APR as low as
Share/CD Secured	2.58%

Loan rates are listed "as low as" and are determined by the term of the loan and evaluation of your credit. Rates are subject to change. Your rate may vary from the rates shown above. Not all applicants will qualify. ■ 100% financing (tax, title, registration included) available to qualified applicants. ▲ NADA Retail. * Loan amount must be at least \$25,000 to qualify for the extended terms as noted with a "*". ◆ Longer terms available for RV's, campers, & boats to qualified applicants.

APR = Annual Percentage Rate.
Rates are subject to change.

