

Consumer Loan Rates

HOME EQUITY CREDIT LINE

No origination fees, closing costs, or third-party fees!

Loan-to-Value	Interest Rate Range	
Less than 60%	3.50%	4.13%
60% to 69.99%	3.63%	4.88%
70% to 80%	3.75%	5.63%

1. Loans subject to credit approval; terms and conditions apply. Minimum loan amount is \$10,000. Minimum draw amount to avoid \$30 fee is \$500. Collateral must be owner occupied, primary or secondary (no rentals) single family residential property, located in Nevada, with a maximum 80% Loan to Value. Properties for sale are not eligible. Property insurance is required, and other restrictions or conditions may apply. The variable APR is based on the Prime Rate as stated in The Wall Street Journal plus a margin and is subject to change without notice. Maximum APR is 25%. Offer is subject to change at any time. NMLS#467014.

Home Equity Credit Lines are available on rental property. Some restrictions apply. See Branch for details. **PRODUCT TEMPORARILY UNAVAILABLE**

PRIME CREDIT LINE

Loan Amount	Interest Rate	Variable APR Range
\$10,000-\$100,000	Prime+4-Prime+6	APR is based on Line Amt & Documentation Fee

Liquidity may be required, see branch for details.

Vehicle Loans

AUTO LOAN

Vehicle Year	Fixed APR Range ²	
New ³	3.74%	11.49%
Used	3.99%	11.49%

RECREATIONAL VEHICLE LOAN

Loan Amount	Fixed APR Range ²	
New	6.31%	21.63%
Used	6.34%	21.63%

Personal Loans

Find the money for those little "extras"...

UNSECURED PERSONAL LOAN

FICO Score	Interest Rate	Fixed APR ²
780+	6.99%	7.50%
750-779	7.99%	8.50%
720-749	9.99%	10.50%
700-719	11.99%	12.50%
670-699	14.99%	15.50%

Liquidity may be required, see branch for details.

SECURED PERSONAL LOAN OR RLOC

Loan Amount	Term	Rate	
Term	\$500 +	Up to 60 mths	Fixed
RLOC	\$5,000+	Up to 60 mths	Variable

Secured with Nevada State Bank CD or Savings Account For Balance of Deposit Account

2. Minimum ANNUAL PERCENTAGE RATE (APR) based on best credit score; discount for auto-pay from a Nevada State Bank Account (No auto-pay discount available on certain products); \$0-\$150 documentation fee.
3. A vehicle is considered New when designated as such via dealer documentation with less than 5,000 miles, regardless of model year. Actual APR depends on credit score, term, documentation fee and amount of loan. Terms and conditions apply. Call us for details.

**OTHER LOANS ARE AVAILABLE.
PLEASE SEE YOUR BRANCH FOR DETAILS.**

Rates as of March 15, 2021

