

FARM BUREAU BANK
LOAN RATES

Automobiles				
Automobiles (Cars, SUVs, Minivans), Trucks (150/ 1500) < 6,000 lbs.				
Terms	Model Year			Minimum to Finance
	New-2020 Up to 110%	2019-2016 Up to 110%	2015-2011 Up to 100%	
	APR as low as*			
12-36 months	2.09%	2.59%	3.59%	**\$5,000
37-60 months	2.09%	2.59%	3.59%	\$10,000
61-75 months	2.39%	2.69%	3.69%	\$15,000
Extended Terms available on AUTO				
***76-84 months	3.49%	3.79%	4.69%	\$20,000

Motorcycles				
Terms	Model Year			Minimum to Finance
	New-2020 Up to 110%	2019-2016 Up to 110%	2015-2011 Up to 100%	
	APR as low as*			
12-36 months	4.29%	4.59%	4.89%	**\$5,000
37-60 months	4.29%	4.59%	4.89%	\$10,000
***61-72 months	4.49%	4.79%	5.09%	\$15,000

Sports Vehicles				
Jet Skis, Golf Carts, ATVs, UTVs, Other: Snowmobiles.				
Terms	Model Year			Minimum to Finance
	New-2020 Up to 100%	2019-2016 Up to 100%	2015-2011 Up to 100%	
	APR as low as*			
12-36 months	5.19%	5.49%	5.89%	**\$5,000
37-60 months	5.19%	5.49%	5.89%	**\$7,500
61-72 months	5.19%	5.49%	NA	\$15,000

Boats				
Terms	Model Year			Minimum to Finance
	New-2020 Up to 100%	2019-2016 Up to 100%	2015-2011 Up to 95%	
	APR as low as*			
12-36 months	3.59%	3.89%	5.09%	**\$5,000
37-60 months	4.39%	4.69%	5.09%	\$10,000
61-72 months	4.59%	4.89%	5.29%	\$15,000
Boat Extended Terms available - credit qualification applies				
73-84 months	5.39%	5.69%	6.09%	\$20,000
85-120 months	6.39%	6.69%	NA	

Farm Bureau Bank does not finance Commercial Boats, Yachts or Ships.

MMP Discount: .10% discount (eligible for only Automobiles & Light Duty Trucks).

Mileage > 125k: Add 2.00% to applicable rate max of 150k miles.

Add 1% to applicable rate for Specialized collateral - flat bed, cargo van, service bed, utility bed, etc.

Equipment/Heavy-Duty Commercial loans require 10% down payment for collateral 2016 or newer and 15% down payment for collateral 2011 to 2015.

** < \$10K: Add 2.00% to applicable rate.

*** Extended terms must meet credit qualifications.

*Rates disclosed as Annual Percentage Rate (APR) and are based on acquiring the following collateral protection product: Major Mechanical Protection (MMP). Additional discounts do not apply for purchasing more than one collateral protection product. MMP applies to vehicles only. Rates are subject to change without notice. For a \$25,075 vehicle loan with a term of 36 months, a 45 day first payment date, MMP coverage at \$1299 and a 2.09% APR, the monthly payment will be \$754.90. For a \$40,075 Recreational Vehicle loan with a term of 36 months, a 45 day first payment date, and a 4.09% APR, the monthly payment will be \$1,184.46. Rate may vary based on the amount financed, term, first payment, collateral value and mileage. Final APR may differ from the loan interest rate due to additional fees (such as a loan documentation fee) which may be applicable. Based upon credit qualification and value of the collateral, a down payment may be required. Non-member rates may be 1.50% higher than posted rates. Farm Bureau Bank does not finance vehicles with mileage over 150k, totaled, reconditioned, refurbished or salvaged collateral. Existing Farm Bureau Bank loans are excluded from this offer. The minimum loan amount is \$5,000. If loan is paid off early, a penalty may be assessed. Additional documents may be required for consideration. Payment options may vary based on amount to finance and/or collateral. 5/14/2021

Recreational Vehicles				
Motorhomes, Travel Trailers and Horse Trailers w/Living Qtrs.				
Terms	Model Year			Minimum to Finance
	New-2020 Up to 100%	2019-2016 Up to 100%	2015-2011 Up to 95%	
	APR as low as*			
12-36 months	4.09%	4.39%	5.89%	**\$5,000
37-60 months	4.99%	5.29%	5.89%	\$10,000
61-72 months	5.19%	5.49%	6.09%	\$15,000
Recreational Vehicles Extended Terms available - credit qualification applies				
73-84 months	5.99%	6.29%	6.89%	\$25,000
85-120 months	6.99%	7.29%	NA	

Light Duty Trucks				
Class-2: Ford F-250, Chevrolet 2500, GMC 2500, Dodge Ram 2500); Trucks (Class-3: Ford F350, Chevrolet 3500, GMC 3500, Dodge Ram 3500); GVWR 6,001 to 14,000.				
Terms	Model Year			Minimum to Finance
	New-2020 Up to 110%	2019-2016 Up to 110%	2015-2011 Up to 100%	
	APR as low as*			
12-36 months	2.09%	2.59%	3.59%	**\$5,000
37-60 months	2.09%	2.59%	3.59%	\$10,000
61-75 months	2.39%	2.69%	3.69%	\$15,000
Extended Terms available on Light Duty Trucks				
***76-84 months	3.49%	3.79%	4.69%	\$20,000

Medium Duty Trucks				
Class 4: Ford F-450, Ford E-450, RAM 4500, GMC 4500 / Class 5: GMC 5500, Dodge Ram 5500, Ford F-550 / Class 6: Chevrolet Kodiak C6500, GMC International Durastar, Ford F-650; GVWR 14,001 to 26,000 lbs.				
Terms	Model Year			Minimum to Finance
	New-2020 Up to 90%	2019-2016 Up to 90%	2015-2011 Up to 85%	
	APR as low as*			
12-36 months	3.79%	4.09%	5.09%	**\$5,000
37-60 months	4.19%	4.49%	5.09%	\$15,000
***61-75 months	4.39%	4.69%	5.29%	\$20,000
***76-84 months	5.49%	5.79%	6.29%	\$35,000

Additional requirements for 26,001 lbs or greater. Max mileage 500k; Proof of current hazard insurance; First payment due date within 45 days; Location information where vehicle will be stored when not in use.

Equipment and Heavy-Duty Commercial				
Self Propelled: Farm Equipment, Implements, Lawn Equipment, Forklifts, Skid Steers, Dozers, Non-Self Propelled: Trailers, Machinery/Trucks (Class 7 and above: Ford F-750, GMC C7500, Freightliner Cascadia, "semi" or "18-Wheeler"; GVWR 26,001 and greater).				
Terms	Model Year			Minimum to Finance
	New-2020 Up to 90%	2019-2016 Up to 90%	2015-2011 Up to 85%	
	APR as low as*			
12-36 months	4.19%	4.49%	5.49%	**\$5,000
37-60 months	4.59%	4.89%	5.49%	\$15,000
***61-75 months	4.69%	4.99%	5.69%	\$20,000
***76-84 months	5.69%	5.99%	6.69%	\$35,000