



## Current Loan Rates January 1, 2022

Vehicle Loans	APR (as low as)
New & Used Vehicle up to 60 months	2.49%*
New & Used Vehicles from 61-72 months (current plus four model years old)	3.00%*
New Vehicles up to 84 months (\$25,000 minimum)	3.74%*
Adjustable Rate Car Loan (New/Used-Terms Vary)	N/A
Recreational Vehicles	
0-60 Months	3.74%*
61-84 Months	4.24%*
85-120 Months	4.74%*
121-180 Months (\$25,000 minimum)	5.74%*
Sport Vehicles (Motorcycle, ATV, Snowmobile and Personal Watercraft)	
0-36 Months	5.25%*
37-48 Months	5.50%*
49-60 Months	5.75%*
61-84 Months (84 months is the maximum term on Sport Vehicles)	6.00%*
Misc. Loans	
Signature (36 Months Max)	5.99%*
Signature (37-60 Months)	6.99%*
Signature (61-84 Months for Loans over \$15,000)	7.99%*
Revolving Line of Credit	10.90%*
CD Secured 2.50% over current CD rate (Floor is 2.50%)	Varies
Share Secured 2.50% over current share rate (Floor is 2.50%)	Varies
Misc. Secured (84 months max)	7.49%*
Grand Whatever Loan	15.59%*
Credit Cards	
Visa Platinum	From 8.9% - 13.9%*
Visa Platinum w/ ScoreCard Bonus Points	From 10.9%-15.9%*
Visa Platinum w/ Cash Back Rewards	From 10.9%-15.9%*
New Beginnings Visa	From 16.9%-19.9%*
Commercial Visa Credit Card	10.90%
*Rate will be based on credit history	
APR=Annual Percentage Rate	Prime Rate = 3.25% APR
*Loan Rates listed here represent our best rate and are subject to change. Loans are based on credit approval. Not all will qualify for the best rate. Ask for details.	

\*Longer terms on Sport Vehicles must have additional approval.\*

\*\*\*Rate commitment 30 days from approval date for all other loans.\*\*\*

\*\*\*Rate commitment 60 days from approval date for new ordered vehicles.\*\*\*



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.