



Loan Rates

Annual Percentage Rate Effective Date: 10/01/2021

Vehicle, RV and Seasonal Equipment Loans++	
Loan Type	APR*
Vehicle Loans (2017 and Newer) ****	As low as 0.99%
Vehicle Loans (Between 2015 - 2016) **	As low as 2.99%
Vehicle Loans (2014 and Older) **	As low as 4.99%
Recreational/Seasonal Equipment ****	As low as 2.99%
<p>** Vehicle Loan Rate includes two qualifying discounts: 20% Down Payment and Automatic Payment. *** Recreational / Seasonal Loan Rate includes two qualifying discounts: 10% Down Payment and Automatic Payment. **** New money only. Limited time offer. Other rates available. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral.</p>	

Credit Cards and Personal Loans	
Loan Type	APR*
Visa Credit Card (non-variable)	11.90%
Share Secured Loan (variable)++	Variable Rate +2%. Rate as low as 3.50% (Floor)
Personal Loans (fixed) **++	As low as 6.00%****
Certificates Secured (variable) ++	Ask a representative. Variable Rate + 2%. Rate as low as 5.50% (Floor)
Embark Now Line of Credit (variable)++	As low as 8.00%**
Credit Builder (fixed) ++	12.00%
<p>** APR based on individual credit history. Rates are subject to term/change. **** New money only. Limited time offer.</p>	

Home Loans		
Loan Type	Term (Years)	APR*
First Mortgage	Ask a representative for rates and terms.	
Home Equity (fixed)**	Up to 84 Mos	2.99%****
	85 to 144 Mos	3.25%****
	145 to 180 Mos	3.99%****
Home Equity Line of Credit (variable)**	-	5.50%
Home Improvement (fixed) 90-100% Loan-To-Value	5 Years	5.99%
	10 Years	6.99%
Home Improvement (fixed) 101-125% Loan-To-Value	5 Years	6.19%
	10 Years	7.19%
Mobile Homes **	Up to 15 Years+	6.99%
Shed Loans **++	Up to 7 Years+	As low as 8.00%
<p>Rates subject to change. **Up to 90% loan to value. +Subject to loan amount. **** New money only. Limited time offer.</p>		

* APR = Annual Percentage Rate. ++ Subject to \$99 Loan Documentation Fee. Limited time offer.

