

Rate effective January 1, 2021

LOAN RATES

NEW AUTO (2018-2021)

TERM	ANNUAL PERCENTAGE RATE as low as
1 to 60 months	1.99% APR
61 to 66 months	2.59% APR
67 to 72 months	2.99% APR
73 to 84 months*	3.79% APR

**2020-2021 only*

USED AUTO (2014-2017)

TERM	ANNUAL PERCENTAGE RATE as low as
1 to 30 months	2.49% APR
31 to 42 months	3.09% APR
43 to 54 months	3.49% APR
55 to 66 months	3.89% APR

USED AUTO (2012-2013)

TERM	ANNUAL PERCENTAGE RATE as low as
1 to 30 months	4.49% APR
31 to 42 months	5.09% APR
43 to 54 months	5.49% APR
55 to 60 months	5.89% APR

PAYMENT SAVER LEASE-LIKE LOAN (2016-2021)*

TERM	ANNUAL PERCENTAGE RATE as low as
36 to 39 months	4.49% APR
40 to 51 months	4.74% APR
52 to 63 months	4.99% APR
64 to 72 months	5.49% APR

***Age of vehicle cannot exceed six years at loan maturity.*

Loan amounts of \$12,000 to \$17,999 – add 1% to stated rate not to exceed 18.00%.

NEW BOAT, MOTORCYCLE OR RECREATIONAL VEHICLE (2018-2021)

TERM	ANNUAL PERCENTAGE RATE as low as
1 to 66 months	2.99% APR
67 to 84 months**	3.49% APR
85 to 120 months***	4.49% APR

***Minimum loan amount is \$20,000, maximum loan-to-value = 80%*
****Minimum loan amount is \$40,000, maximum loan-to-value = 80%*

USED BOAT, MOTORCYCLE OR RECREATIONAL VEHICLE (2015-2017)

TERM	ANNUAL PERCENTAGE RATE as low as
1 to 66 months	3.49% APR
67 to 84 months**	4.49% APR
85 to 120 months***	5.49% APR

***Minimum loan amount is \$20,000, maximum loan-to-value = 80%*
****Minimum loan amount is \$40,000, maximum loan-to-value = 80%*

PERSONAL SECURED LOANS

TERM	ANNUAL PERCENTAGE RATE as low as
1 to 36 months	4.74% APR
37 to 48 months	6.74% APR
49 to 63 months	7.74% APR

PERSONAL UNSECURED LOANS

TERM	ANNUAL PERCENTAGE RATE as low as
1 to 36 months	4.99% APR
37 to 48 months	6.99% APR
49 to 63 months	7.99% APR

VISA PLATINUM CREDIT CARD: Everyday rate is as low as 7.99% APR

VISA BALANCE TRANSFER: Rates as low as 3.99% APR for 24 months

**Credit restrictions apply. Rates based on credit history.*

HOME EQUITY:

Variable rate advance as low as 1.99% APR for 12 months then Prime Rate.*

Fixed rate advance as low as 2.49% APR* for 5 years.

**Credit restrictions apply. Rates based on credit history. Rates subject to change daily.*