

**LOAN RATES EFFECTIVE 2-5-2025 AS SET BY THE BOARD OF DIRECTORS: RATES ARE SUBJECT TO CHANGE AND LISTED AS LOW AS!**

**SCORE MODELS**

A= 750 AND HIGHER

B= 749-650

C= 649-600

D= 599-550

**NO SCORE = C RATE AND A COSIGNER MAY BE REQUIRED**

**RATES**

A= BASE RATE (LISTED BELOW)

B= RATE + 2%

C= RATE + 4%

D= RATE + 6%

**AUTO LOANS** NEW =WE CAN LOAN UP TO THE MSRP ON STICKER.  
USED MUST BE VALUED IN JD POWER CLEAN TRADE.

**2022-NEW**

**UP TO 72 MONTHS** STARTING AS LOW AS 5.24%

**UP TO 60 MONTHS** STARTING AS LOW AS 4.75%

**2021-2020** = AS LOW AS 6.74% AND UP (UP TO 60 MONTHS)

**2019-2016** =AS LOW AS 7.24% AND UP (UP TO 48 MONTHS)

**2015-OLDER** =AS LOW AS 7.74% AND UP (UP TO 36 MONTHS)

\*RV, CAMPERS, MOTORCYCLES, MOWERS,  
GOLF CARTS, BOATS, JET SKI, SCOOTER,  
SIDE X SIDES, RZR, SNOWMOBILE ETC.

**2% HIGHER** THEN THE ABOVE LISTED  
CATEGORIES AND TERMS.

**TERMS OF REFINANCING** = VEHICLE MUST STILL BE OF NADA (J.D. POWER) CLEAN TRADE  
VALUE OR UNDER.

**SIGNATURE LOANS**

UP TO 24 MONTHS

A=**10%** AND A LIMIT OF \$5,000 INCLUDING VISA

B=**12%** AND A LIMIT OF \$4,000 INCLUDING VISA

C=**14%** AND A LIMIT OF \$2,000 INCLUDING VISA

D=**18%** AND A LIMIT OF \$500 INCLUDING VISA

**OTHER LOAN RATES**

SHARE SECURED = **2%** OVER SAVINGS RATE

CD SECURED = **2%** OVER CD RATE

**VISA CARD** **12.9%** WITH A \$10 ANNUAL FEE