

**LOAN RATES EFFECTIVE 2-17-2026 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

**RATES**

A=BASE RATE (LISTED BELOW)

B=RATE + 2%

C=RATE + 4%

D=RATE + 6%

NO SCORE= C RATE AND A COSIGNER MAY BE REQUIRED

**AUTO LOANS**=NEW WE CAN LOAN UP TO THE MSRP ON STICKER

USED MUST BE VALUED IN JD POWER CLEAN TRADE

**2023-NEW**

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

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

**2022-2021= AS LOW AS 6.74% AND UP (UP TO 60 MONTHS)**

**2020-2017= AS LOW AS 7.24% AND UP (UP TO 48 MONTHS)**

**2016- OLDER= AS LOW AS 7.74% AND UP (UP TO 36 MONTHS)**

**\*RV, CAMPERS, MOTORCYCLES, MOWERS, GOLF CARTS,  
BOATS, JET SKI, SCOOTERS, SIDE X SIDES, RZR,  
SNOWMOBILE, TRAILERS, TRACTORS ETC = 2% HIGHER THAN  
THE ABOVE LISTED CATEGORIES AND TERMS**

**TERM OF REFINANCING= VEHICLE MUST STILL BE OF JD POWER CLEAN TRADE VALUE  
AND 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=SHARES SECURED=2% OVER SHARE RATE**

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

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