



All rates effective Saturday, December 21, 2024 unless otherwise noted and are subject to change without notice.

*Auto Loans, Harley Davidson Motorcycle Loans

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
2024 & 2023	84	\$35,000.00	8.50%	8.56%	\$555.43
2024 & 2023	72	\$10,000.00	8.00%	8.26%	\$176.64
2022 & 2021	72	\$10,000.00	9.00%	9.26%	\$181.60
2022 & 2021	60	\$10,000.00	8.75%	9.06%	\$207.91
2020 & 2019	60	\$10,000.00	9.25%	9.56%	\$210.36
2018 & 2017	48	\$10,000.00	9.75%	10.16%	\$254.39
2016 & Older	36	\$7,500.00	10.50%	11.21%	\$246.28

- Monthly payment is based on example amount and maximum term
- VSI Premium of \$40
- APR includes \$75 processing fee

******Minimum Loan Amount \$35,000 with 80% Max LTV for 84 month term**

*Boats Loans, Campers, Motor Homes and Travel Trailers

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
New & Used	120	\$20,000.00	9.75%	9.83%	\$262.51

- Monthly payment is based on example amount and maximum term
- VSI Premium \$40
- APR includes \$75 processing fee



*Motorcycles, Jet Skis, Snowmobiles & ATVs

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Motorcycles, Jet Skis, Snowmobiles, ATVs - New & Used	48	\$7,500.00	9.75%	10.27%	\$191.20
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- Monthly payment is based on example amount and maximum term
- VSI Premium \$40
- APR includes \$75 processing fee

*Home Improvement Loan

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Home Improvement	84	\$15,000.00	9.50%	9.65%	\$246.37
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Monthly payment is based on example amount and maximum term
APR includes \$75 processing fee

*Personal Unsecured

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Personal Unsecured	60	\$5,000.00	11.50%	12.17%	\$111.66
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- Monthly payment is based on example amount and maximum term
- APR includes \$75 processing fee



*Time Notes

Name	Maximum Term	Example Loan Amount	Rate	Annual Percentage Rate (APR)
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Time Loans	90 Days	\$5,000.00	11.50%	17.68%
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- APR includes \$75 processing fee
- Payment due at maturity based on \$5,000 example for 90 days at 11.50% would be \$5,220.51

***Quoted rates are based on credit scores of 700 or above and are subject to change without notice. Other underwriting considerations may apply.**

Collateral Loans

Name	Maximum Term	Maximum LTV	Rate
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Certificate of Deposit & Passbook Savings	60 months	95%	Deposit Rate + 3.5% or 4.5%, whichever is greater
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Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Stock	60	\$10,000.00	9.00%	9.33%	\$209.20
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- **Max LTV 70%**
- APR includes \$75 processing fee.
- Monthly Payment Based on \$10,000 for 60 months

Solar Program

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Solar Program \$5,000.00 - \$25,000.00	120	\$25,000.00	8.74%	8.81%	\$313.19
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Solar Program \$25,001.00-\$40,000.00	180	\$40,000.00	9.24%	9.27%	\$411.44
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- Monthly payment is based on example amount and maximum term
- APR includes \$75 processing fee



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Energy Loans

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
Energy Loans	84	\$15000.00	2.00%	2.00%	\$191.52
Energy Loans	84	\$15000.00	0%	0%	\$178.58

- Loan amount and terms are determined by Utility Company and stated on the Residential Energy Efficiency Loan Authorization Form.

Check Reserve

Name	Maximum Term	Rate
Check Reserve	Revolving	15%

Boat Slips

- Rate is 9.00%, Annual Percentage Rate (**APR) equals 9.305%
- \$500.00 Document Preparation Fee
- Maximum LTV 80% of purchase price or appraisal, whichever is less
- 20% down payment required
- Based on a \$50,000, 30 year loan at 9.00% interest rate, the monthly payment would be \$413.33
- **APR includes a \$500.00 Document Preparation Fee, \$625.00 Attorney Fee, \$90.00 Tax Service Fee and \$155 Appraisal Management Fee