



Loan Rates

Annual Percentage Rate Effective Date: 04/14/2021

Vehicle, RV and Seasonal Equipment Loans++	
Loan Type	APR*
Vehicle Loans (2014 and Newer) **	As low as 2.99%
Vehicle Loans (2013 and Older) **	As low as 4.99%
Recreational/Seasonal Equipment ***	As low as 4.24%
<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. 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 10.00%
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%
**APR based on individual credit history. Rates are subject to term/change.	

Home Loans		
Loan Type	Term (Years)	APR*
First Mortgage	Ask a representative for rates and terms.	
Home Equity (fixed)**	5 Years	4.25%
	7 Years	5.25%
	10 Years	6.00%
	15 Years	6.75%
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%
Rates subject to change. **Up to 90% loan to value. +Subject to loan amount.		

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

