



# Loan Rates

Annual Percentage Rate Effective Date: 9/24/2018

| Vehicle, RV and Seasonal Equipment Loans            |                 |
|---|-----------------|
| Loan Type   | APR*            |
| Vehicle Loans (2013 and Newer) **                   | As low as 2.74% |
| Vehicle Loans (2012 and Older) **                   | As low as 3.24% |
| Recreational/Seasonal Equipment (2013 and Newer) ** | As low as 2.74% |
| Recreational/Seasonal Equipment (2012 and Older) ** | As low as 3.24% |

*\*APR = Annual Percentage Rate. \*\*Applies to Pre-approved Loans with 20% down payment and automatic loan payment. APR based on individual credit history. Other great rates & terms available. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions.*

| Credit Cards and Personal Loans         |  |
|---|--|
| Loan Type                               | APR*   |
| Visa Credit Card (non-variable)         | 11.90%   |
| Share Secured Loan (variable)           | 3.50%  |
| Personal Loans (fixed) **+              | As low as 9.75%  |
| Ready Reserve Line of Credit (variable) | 10.00%   |
| Certificates Secured (variable)         | Ask a representative.<br>Rate + 2%, Subject to minimum 3.50% APR (floor) |
| Embark Now Line of Credit (variable)    | As low as 10.00%**   |
| Credit Builder (fixed)                  | 12.00%   |

*\*APR = Annual Percentage Rate. \*\*APR based on individual credit history. Rates are subject to term/change. +Applies to loans with automatic loan payment.*

| Home Loans   |   |       |
|--|---|-------|
| Loan Type  | Term (Years)                              | APR*  |
| First Mortgage                                     | Ask a representative for rates and terms. |       |
| Home Equity (fixed)**                              | 5 Years                                   | 3.75% |
|  | 7 Years                                   | 4.75% |
|  | 10 Years                                  | 5.50% |
|  | 15 Years                                  | 6.25% |
| Home Equity Line of Credit (variable)**            | -   | 5.50% |
| Home Improvement (fixed)<br>90-100% Loan-To-Value  | 5 Years                                   | 5.99% |
|  | 10 Years                                  | 6.99% |
| Home Improvement (fixed)<br>101-125% Loan-To-Value | 5 Years                                   | 6.19% |
|  | 10 Years                                  | 7.19% |
| Mobile Homes **                                    | Up to 15 Years+                           | 6.99% |
| 2nd Roof Loans **                                  | Up to 15 Years+                           | 8.00% |

*\*APR = Annual Percentage Rate. Rates subject to change \*\*Up to 90% loan to value.  
+Subject to loan amount*

