



# Loan Rates

Annual Percentage Rate Effective Date: 1/1/2019

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. 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	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%
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*

