



Close End Loan Rates Updated as of 3/23/22

<u>DESCRIPTION</u>	<u>AMOUNT FINANCED</u>	<u>MAXIMUM MONTHS</u>	<u>APR</u>		<u>COMMENT</u>
NEW	100% OF RETAIL	UP TO 36	1.99%	7.99%	
2022 and older		UP TO 48	1.99%	7.99%	
*never been titled		UP TO 60	2.49%	8.49%	
		UP TO 72	2.99%	8.99%	OVER \$20,000
		UP TO 84	3.74%	9.74%	OVER \$30,000
Special New Vehicle - credit score 750+ 1.99% for 72 and 84 months - applies to refi's (30 days from purchase date)					
USED VEHICLE	NADA RETAIL	UP TO 36	2.15%	8.15%	
2022 - 2018		UP TO 48	2.25%	8.25%	
* up to 100k miles		UP TO 60	2.25%	8.25%	
		UP TO 72	3.25%	9.25%	OVER \$20,000
		UP TO 84	3.50%	9.50%	OVER \$30,000
USED VEHICLE	NADA RETAIL	UP TO 36	2.50%	8.50%	
2017 and older less than 100k miles		UP TO 48	2.75%	8.75%	
		UP TO 60	2.99%	8.99%	
		UP TO 72	3.49%	9.49%	OVER \$20,000
		UP TO 84	4.00%	10.00%	OVER \$30,000
USED VEHICLE	NADA RETAIL	UP TO 36	3.15%	9.15%	
2018 and older over 100k miles but less than 150,000 miles		UP TO 48	4.99%	10.99%	
		UP TO 60	5.24%	11.24%	
		UP TO 72	5.75%	11.75%	Over \$20K
		UP TO 84	5.99%	11.99%	OVER \$30,000
2018 and older over 150,000 miles		UP TO 36	4.50%	10.50%	
		UP TO 48	4.99%	10.99%	
		UP TO 60	5.50%	11.50%	
		UP TO 72	6.15%	12.15%	

UNSECURED LOAN

Credit Score 800 - 900

\$10,000 to \$15,000 - 12% up to 60 months
 \$8,000 to \$9,999 - 10% up to 60 months
 \$5,000 to \$7,999 - 8% up to 60 months
 \$500 to \$4,999 - 6% up to 48 months

Credit Score 750 - 799

\$8,000 to \$10,000 - 12% up to 60 months
 \$5,000 to \$7,999 - 10% up to 60 months
 \$500 to \$4,999 - 8% up to 60 months

Credit Score 701 - 749

\$5,000 to \$8,000 - 14% up to 60 months
 \$3,500 to \$4,999 - 12% up to 48 months
 \$500 to \$3,499 - 10% up to 36 months

Credit Score below 701 up to \$3,500 - 16% for up to 36 months
Unsecured Debt to Income Ratio with credit score 701 or above 45%
Credit Score below 701 unsecured debt ratio 35%

SHARE SECURED

up to amount of shares pledged

2.00% ABOVE THE DIVIDEND RATE

\$0 - \$24,999.99	0.05%
\$25,000 - \$49,999.99	0.10%
\$50,000 - \$74,999.99	0.15%
\$75,000 - \$99,999.99	0.20%
>\$100,000	0.25%

NEW Boats	100% OF RETAIL	\$0-\$15k	60 months	3.75%	9.75%
Jet Skis, ATV'S, Motorcycles		\$15k-\$30k	84 months	4.24%	10.24%
		\$30-\$50k	120 months	5.99%	11.99%
		\$50k+	180 months	6.00%	12.00%
USED Boats		\$0-\$15k	60 months	4.15%	10.15%
Jet Skis, ATV'S, Motorcycle		\$15k-\$20k	72 months	4.49%	10.49%
		\$20k+	84 months	5.99%	11.99%
		\$30+	120 months	5.99%	11.99%
		\$50k+	180 months		6.00%
NEW & USED 5th WHEELS/TRAVEL TRAILERS		\$0-\$15k	60 months	4.25%	10.25%
CAMPING TRAILERS		\$15k-\$30k	84 months	4.15%	10.15%
		\$30-\$50k	120 months	4.25%	10.25%
		\$50k+	180 months	5.25%	11.25%
NEW MOTORHOMES		\$0-\$15k	60 months	3.90%	9.90%
HOUSE BOATS/CABIN CRUISERS		\$15k-\$30k	84 months	3.90%	9.90%
		\$30-\$50k	120 months	3.90%	9.90%
		\$50k+	180 months	3.90%	9.90%
USED MOTORHOMES		\$0-\$15k	60 months	4.15%	10.15%
HOUSE BOATS/CABIN CRUISERS		\$15k-\$30k	84 months	4.25%	10.25%
		\$30-\$50k	120 months	4.25%	10.25%
		\$50k+	180 months	5.25%	11.25%
LAWN & GARDEN	UCCI FILED	UP TO 72		4.50%	10.50%
NEW/USED TRACTORS & FARM EQUIPMENT		<\$4K	24 months	11.50%	17.50%
		\$4k-\$6k	36 months	11.50%	17.50%
		\$6k-\$15k	48 months	11.50%	17.50%
		\$15K+	72 months	5.25%	11.25%
NEW CONSUMER GOODS	100% OF PURCHASE PRICE		UP TO 48	9.50%	15.50%
SECOND MORTGAGE	UP TO \$50,000	UP TO 15 YRS		5.25%	11.25%
80% LTV (Equity)					
LAND LOAN	UP TO \$50,000		5 years	7.25%	13.25%
80% OF APPRAISAL VALUE			10 years	7.75%	13.75%
80% LTV			15 years	8.25%	14.25%

**ALL LOANS SUBJECT TO CREDIT APPROVAL
AND NORMAL LOAN POLICIES**