



Competitive rates for all your loan needs!

Annual Percentage Rate (APR) effective 2/1/2017 and subject to change without notice.

Vehicle Loans

	Term	Rate	Payment per \$1000
New Auto or Recreational Vehicle	36 months	2.75% APR	\$28.97
	48 months	3.00% APR	\$22.13
	60 months	3.25% APR	\$18.08
	72 months	3.50% APR	\$15.42
2015 - 2019 Used or Recreational Vehicle	36 months	3.25% APR	\$29.19
	48 months	3.70% APR	\$22.45
	60 months	3.95% APR	\$18.39
2011 - 2014 Used Auto or Recreational Vehicle	36 months	4.50% APR	\$29.75
	48 months	4.75% APR	\$22.92
All other used vehicle or secured personal loans	36 months	4.95% APR	\$29.95

Unsecured Loans

	Term	Rate
Personal Loans (Unsecured)	\$1000 - \$3000	12.00% APR
	Under \$1000	15.00% APR
VISA Classic Credit Card		13.90% APR

Real Estate Loans

	Term	Rate	APR	Payment per \$1000
Vacant Land Loans (Purchase or Refinance)	3 year note*	4.05%	4.933%	\$29.55
	5 year note*	4.10%	4.643%	\$18.46
	7 year note	4.15%	4.546%	\$13.74
	10 year note	4.20%	4.485%	\$10.22
*Balloons note amortized up to 10 years APR & monthly payments are based on \$50,000.				
1st Mortgage Residential Real Estate Loans	3 year note	3.80%	3.878%	\$5.17
	5 year note**	3.85%	3.929%	\$5.20
	7 year note**	3.90%	3.979%	\$5.22
	15 year note***	3.95%	4.029%	\$5.25
**Balloon Notes amortized up to 25 years (Limitations may apply)				

APR and monthly payments are based on \$100,000 amortized for 25 years.