

**Auto, Camper, Recreational Vehicle and Tractor Loans\* (as low as)**



Collateral Year	Score		Term in Months				
			Up to 36	37-48	49-63	64-72	73-144 (>\$25K)
2021-2025	A+	720+	5.15%	5.50%	5.75%	6.25%	6.65%
	A	690-719	5.40%	5.80%	6.05%	6.40%	7.80%
	B	640-689	6.65%	7.00%	7.35%	7.50%	9.25%
	C	610-639	7.25%	7.75%	8.75%	9.25%	12.75%
	D	<610	9.00%	9.25%	9.65%	10.85%	*.25% added to
2017-2020	A+	720+	5.65%	6.00%	6.15%	6.30%	Recreation, motor
	A	690-719	6.35%	6.50%	6.90%	7.25%	Coach, Camper and
	B	640-689	7.65%	7.75%	7.85%	7.99%	Trav. Trailer
	C	610-639	9.50%	9.75%	10.00%	10.25%	
	D	<610	14.90%	14.90%	14.90%	14.90%	
2013-2016	A+	720+	7.65%	7.65%	* Autos & Tractors have a max. term 84 mths.		
	A	690-719	8.05%	8.05%	* Rec. Veh. have a max. term of 72 months.		
	B	640-689	9.35%	9.35%	* Motor Coach, Travel Trailer & Campers		
	C	610-639	12.90%	12.90%	max. term is 144 months and if the loan is		
	D	<610	14.90%	14.90%	less than 10K max. term is 60 months.		

Loan Rates
Effective 01/01/2025

Home Equity
Var. Rate 8.25%
Fixed Rate 8.50%
Up to 80% of value

Real Estate	APR
10 years 5.25%	5.300%
15 years 5.75%	5.785%
20 years 6.15%	6.179%
30 years 6.45%	6.472%
All 10% down	

Mobile Home/Land	APR
15 years 6.65%	6.686%
20 years 7.15%	7.180%
20 yr. new/with foundation	
All 10% down	

Camp & Land	APR
10 years 6.00%	6.057%
15 years 6.50%	6.541%
All 20% down	

Land Only	APR
15 years 7.00%	7.041%
All 20% down	

MBL Line-of-Credit
Real Estate
Var. Rate 10.00%
Up to 80% of value
WSJ Prime + 1.50%

**Unsecured Loans (as low as)**

UNSECURED LOANS	Score		Term in Months		
			Up to 36	37-48	49-60
\$15,000.00 MAXIMUM AMOUNT	A+	720+	9.25%	10.25%	11.25%
	A	690-719	10.25%	11.25%	12.25%
	B	640-689	11.35%	12.35%	13.35%
	C	610-639	14.25%	15.25%	16.25%
	D	<610	16.25%	17.25%	18.25%

Pledged Loans
<u>Share</u>
120 Month max. term 3.00%
<u>Certificate</u>
3% above CD Rates
60 Month maximum term

Energy Loans
12 months 3.89%
\$3,000.00 Maximum

Visa® Credit Cards	Heavy Equipment - "As Low As" 10% Down
Fixed Rate 9.90%	<u>New</u> <u>Used</u>
Up to \$10,000 L-O-C	48 mos. 6.50% 7.00%
	60 mos. 6.75% 7.25%

**APR = ANNUAL PERCENTAGE RATE**

