

Personal Loans Rates

All rates effective Tuesday, March 28, 2023 unless otherwise noted and are subject to change without notice due to market fluctuations and may vary due to property and loan characteristics.

*Auto Loans

Name	Maximum Term Months	Loan Amount Example	Rate	APR	Margin Percentage
2023 & 2022	84	\$35,000.00	6.74	6.82%	0.00%
2023 & 2022	72	\$10,000.00	6.24	6.52%	0.00%
2021 & 2020	72	\$10,000.00	7.25	7.53%	0.00%
2021 & 2020	60	\$10,000.00	6.75	7.08%	0.00%
2019 & 2018	60	\$10,000.00	7.00	7.33%	0.00%
2017 & 2016	48	\$10,000.00	8.75	9.16%	0.00%
2015 & Older	36	\$7,500.00	9.50	10.22%	0.00%

- Monthly payment is based on example amount and maximum term
- VSI Premium of \$40
- APR includes \$75 processing fee

******Minimum Loan Amount \$35,000 with 80% Max LTV for 84 month term**

*Boats Loans, Campers, Motor Homes and Travel Trailers

Name	Maximum Term Months	Loan Amount Example	Rate	APR	Margin Percentage
New & Used	120	\$20,000.00	8.74	8.84%	0.00%

- Monthly payment is based on example amount and maximum term
- VSI Premium \$40
- APR includes \$75 processing fee

*Motorcycles, SeaDoos, Snowmobiles & ATVs

Name	Maximum Term Months	Loan Amount Example	Rate	APR	Margin Percentage
Motorcycles, SeaDoos, Snowmobiles, ATVs - New & Used	48	\$7,500.00	8.75	9.30%	0.00%

- Monthly payment is based on example amount and maximum term
- VSI Premium \$40
- APR includes \$75 processing fee

*Home Improvement Loan

Name	Maximum Term Months	Loan Amount Example	Rate	APR	Margin Percentage
Home Improvement	84	\$15,000.00	8.25	8.42%	0.00%

- Monthly payment is based on example amount and maximum term
- APR includes \$75 processing fee

*Personal Unsecured

Name	Maximum Term Months	Loan Amount Example	Rate	APR	Margin Percentage
Personal Unsecured	60	\$5,000.00	10.99	11.64%	0.00%

- Monthly payment is based on example amount and maximum term
- APR includes \$75 processing fee

*Time Notes

Name	Maximum Term	Example Loan Amount	Rate	Annual Percentage Rate (APR)
Time Loans	90 Days	\$5,000	10.99%	17.239

- APR includes \$75 processing fee
- Payment due at maturity based on \$5,000 example for 90 days at 10.99% would be \$5,212.53 including doc fee financed in.

*Quoted rates are based on credit scores of 700 or above and are subject to change without notice. Other underwriting considerations may apply.

Collateral Loans

Name	Maximum Term	Maximum LTV	Rate
Certificate of Deposit & Passbook Savings	60 months	95%	Deposit Rate + 3.5% or 4.5%, whichever is greater

Name	Maximum Term Months	Loan Amount Example	Rate	APR	Margin Percentage
Stock	60	\$10,000.00	8.25	8.57%	0.00%

- **Max LTV 70%**
- APR includes \$75 processing fee.
- Monthly Payment Based on \$10,000 for 60 months

Check Reserve

Name	Maximum Term	Rate
Check Reserve	Revolving	15%

Boat Slips

- Rate is 9.25%, *APR equals 9.529%
- \$500.00 Document Preparation Fee
- Maximum LTV 80% of purchase price or appraisal, whichever is less
- 20% down payment required
- Based on a \$50,000, 30 year loan at 9.25% interest rate, the monthly payment would be \$421.50
- *APR includes a \$500.00 Document Preparation Fee, \$600.00 Attorney Fee and \$90.00 Tax Service Fee.