

All rates effective Tuesday, March 25, 2025 unless otherwise noted and are subject to change without notice.

## \*Auto Loans, Harley Davidson Motorcycle Loans

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
2026 & 2025	***84	\$35,000.00	7.99%	8.053%	\$546.44
2026 & 2025	72	\$10,000.00	7.50%	7.763%	\$174.18
2024 & 2023	72	\$10,000.00	8.25%	8.514%	\$177.86
2024 & 2023	60	\$10,000.00	7.99%	8.301%	\$204.21
2022 & 2021	60	\$10,000.00	8.50%	8.812%	\$206.68
2020 & 2019	48	\$10,000.00	9.25%	9.635%	\$251.88
2018 & Older	36	\$7,500.00	10.25%	10.924%	\$245.28

- 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

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
New & Used	120	\$20,000.00	9.25%	9.327%	\$256.91

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

## \*Motorcycles, Jet Skis, Snowmobiles & ATVs

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Motorcycles, Jet Skis, Snowmobiles, ATVs - New & Used	48	\$7,500.00	9.25%	9.750%	\$189.32
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- Monthly payment is based on example amount and maximum term
- VSI Premium \$40
- APR includes \$75 processing fee

## \*Home Improvement Loan

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Home Improvement	84	\$15,000.00	9.25%	9.394%	\$244.35
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Monthly payment is based on example amount and maximum term  
 APR includes \$75 processing fee

## \*Personal Unsecured

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Personal Unsecured	60	\$5,000.00	11.50%	12.130%	\$111.55
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- Monthly payment is based on example amount and maximum term
- APR includes \$75 processing fee



## 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

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Stock	60	\$20,000.00	9.00%	9.161%	\$416.72
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- Max LTV 70%
- APR includes \$75 processing fee.

## Solar Program

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Solar Program \$5,000.00 - \$25,000.00	120	\$25,000.00	8.74%	8.814%	\$314.18
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Solar Program \$25,001.00-\$40,000.00	180	\$40,000.00	9.24%	9.275%	\$412.29
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- Monthly payment is based on example amount and maximum term
- APR includes \$75 processing fee

## Energy Loans

Product Name	Maximum Term (Months)	Loan Amount Example	Rate	Annual Percentage Rate (APR)	Monthly Payment
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Energy Loans	84	\$15,000.00	2.00%	2.000%	\$191.52
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Energy Loans	84	\$15,000.00	0.00%	0.000%	\$178.58
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- Loan amount and terms are determined by Utility Company and stated on the Residential Energy Efficiency Loan Authorization Form.



## Check Reserve

Name	Maximum Term	Rate
Check Reserve	Revolving	15%

## Boat Slips

- Rate is 8.00%, Annual Percentage Rate (\*\*APR) equals 8.257%
- \$500.00 Non Refundable Document Preparation Fee required at time of application
- Maximum LTV 80% of purchase price or appraisal, whichever is less
- 20% down payment required
- Based on a \$50,000, 30 year loan at 8.00% interest rate, the monthly payment would be \$366.74
- \*\*APR includes a \$500.00 Document Preparation Fee, \$625.00 Attorney Fee, \$90.00 Tax Service Fee