



All rates effective Friday, January 5, 2024 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 |
|--------------|-----------------------|---------------------|--------|------------------------------|-----------------|
| 2024 & 2023 | 84 | \$35,000.00 | 7.75% | 7.83% | \$542.49 |
| 2024 & 2023 | 72 | \$10,000.00 | 7.25% | 7.53% | \$173.03 |
| 2022 & 2021 | 72 | \$10,000.00 | 8.25% | 8.53% | \$177.93 |
| 2022 & 2021 | 60 | \$10,000.00 | 7.75% | 8.08% | \$203.13 |
| 2020 & 2019 | 60 | \$10,000.00 | 8.00% | 8.33% | \$204.34 |
| 2018 & 2017 | 48 | \$10,000.00 | 9.75% | 10.16% | \$254.39 |
| 2016 & Older | 36 | \$7,500.00 | 10.50% | 11.21% | \$246.28 |

- 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 | 9.50% | 9.60% | \$259.88 |

- 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 |
|---|-----------------------|---------------------|-------|------------------------------|-----------------|
| Motorcycles, Jet Skis, Snowmobiles, ATVs - New & Used | 48 | \$7,500.00 | 9.50% | 10.04% | \$190.36 |

- 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 |
|------------------|-----------------------|---------------------|-------|------------------------------|-----------------|
| Home Improvement | 84 | \$15,000.00 | 9.24% | 9.41% | \$244.47 |

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 |
|--------------------|-----------------------|---------------------|--------|------------------------------|-----------------|
| Personal Unsecured | 60 | \$5,000.00 | 11.50% | 12.17% | \$111.66 |

*Time Notes

| Name | Maximum Term | Example Loan Amount | Rate | Annual Percentage Rate (APR) |
|------|--------------|---------------------|------|------------------------------|
|------|--------------|---------------------|------|------------------------------|

| | | | | |
|------------|---------|------------|--------|---------|
| Time Loans | 90 Days | \$5,000.00 | 11.50% | 20.691% |
|------------|---------|------------|--------|---------|

- APR includes \$75 processing fee
- Payment due at maturity based on \$5,000 example for 90 days at 11.50% would be \$5,248.41 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 |
|---|-----------|-----|---|

| Product Name | Maximum Term (Months) | Loan Amount Example | Rate | Annual Percentage Rate (APR) | Monthly Payment |
|--------------|-----------------------|---------------------|------|------------------------------|-----------------|
|--------------|-----------------------|---------------------|------|------------------------------|-----------------|

| | | | | | |
|-------|----|-------------|-------|-------|----------|
| Stock | 60 | \$10,000.00 | 9.00% | 9.33% | \$209.20 |
|-------|----|-------------|-------|-------|----------|

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

Solar Program

| Product Name | Maximum Term (Months) | Loan Amount Example | Rate | Annual Percentage Rate (APR) | Monthly Payment |
|--------------|-----------------------|---------------------|------|------------------------------|-----------------|
|--------------|-----------------------|---------------------|------|------------------------------|-----------------|

| | | | | | |
|---|-----|-------------|-------|--------|----------|
| Solar Program \$5,000.00 – \$25,000.00 | 120 | \$25,000.00 | 8.74% | 8.819% | \$313.19 |
|---|-----|-------------|-------|--------|----------|

| | | | | | |
|--|-----|-------------|-------|--------|----------|
| Solar Program \$25,001.00-\$40,000.00 | 180 | \$40,000.00 | 9.24% | 9.274% | \$411.44 |
|--|-----|-------------|-------|--------|----------|



Check Reserve

| Name | Maximum Term | Rate |
|---------------|--------------|------|
| Check Reserve | Revolving | 15% |

Boat Slips

- Rate is 9.75%, *APR equals 10.074%
- \$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 9.75% interest rate, the monthly payment would be \$441.53
- *APR includes a \$500.00 Document Preparation Fee, \$610.00 Attorney Fee, \$90.00 Tax Service Fee and \$155 Appraisal Management Fee