

## Credit Score 720+

Secured									
Up to (Months)	12	24	36	48	60	72	84	96	120
<b>Titled/Lien on Registration</b> - Autos, RVs, Boats, Snowmobiles, ATVs, Trailers, etc.							<b>\$10,000+</b>	<b>\$15,000+</b>	<b>\$25,000+</b>
<b>Model year</b>							<b>ONLY WITH SPECIAL APPROVAL</b>		
Up to 3 years old	3.50	3.75	4.00	4.25	4.50	5.00	5.50	7.00	8.00
4 to 6 years old	4.00	4.25	4.50	4.75	5.00	5.50	6.00	7.50	9.00
7 to 10 years old	4.75	5.00	5.25	5.50	6.00	7.00	7.50		
Over 10 years old	5.00	5.50	6.00	7.00	7.50	8.00			
<b>Non-Titled</b> - Tractors , Trailers, etc.									
Up to 5 years old	5.00	5.50	6.00	6.50	7.00				
6 to 10 years old	6.50	7.50	8.00	8.50					
Over 10 years old	7.00	8.00	8.50						
<b>Miscellaneous Secured</b>	9.00% - Terms are flexible								
<b>Share Secured</b>	2.00% - Terms are flexible								
<b>**Share Secured Rate not based on score**</b>									
<b>Unsecured</b>									
<b>Overdraft</b>	15.00% - Up to \$500 limit								
<b>Revolving</b>	10.00	*All FICO Scores are based on TransUnion/FICO Classic (08). See a loan officer for questions. Rates are shown as Annual Percentage Rate. Rates are subject to change.							
<b>Signature</b>	9.00								
<b>Up to 36 months - maximum \$5,000</b>									

## Credit Score 680-719

Secured									
Up to (Months)	12	24	36	48	60	72	84	96	120
<b>Titled/Lien on Registration</b> - Autos, RVs, Boats, Snowmobiles, ATVs, Trailers, etc.							<b>\$10,000+</b>	<b>\$15,000+</b>	<b>\$25,000+</b>
<b>Model year</b>							<b>ONLY WITH SPECIAL APPROVAL</b>		
Up to 3 years old	4.00	4.25	4.50	4.75	5.00	5.50	6.00	7.50	8.50
4 to 6 years old	4.50	4.75	5.00	5.25	5.50	6.00	6.50	8.00	9.50
7 to 10 years old	5.25	5.50	5.75	6.00	6.50	7.50	8.00		
Over 10 years old	5.50	6.00	6.50	7.50	8.00	8.50			
<b>Non-Titled</b> - Tractors , Trailers, etc.									
Up to 5 years old	5.50	6.00	6.50	7.00	8.00				
6 to 10 years old	7.00	8.00	8.50	9.00					
Over 10 years old	7.50	8.50	9.00						
<b>Miscellaneous Secured</b>	9.50% - Terms are flexible								
<b>Share Secured</b>	2.00% - Terms are flexible								
<b>**Share Secured Rate not based on score**</b>									
<b>Unsecured</b>									
<b>Overdraft</b>	15.00% - Up to \$500 limit								
<b>Revolving</b>	11.00	*All FICO Scores are based on TransUnion/FICO Classic (08). See a loan officer for questions. Rates are shown as Annual Percentage Rate. Rates are subject to change.							
<b>Signature</b>	10.00								
<b>Up to 36 months - maximum \$5,000</b>									

## Credit Score 640-679

Secured									
Up to (Months)	12	24	36	48	60	72	84	96	120
<b>Titled/Lien on Registration</b> - Autos, RVs, Boats, Snowmobiles, ATVs, Trailers, etc.							<b>\$10,000+</b>	<b>\$15,000+</b>	<b>\$25,000+</b>
<b>Model year</b>							<b>ONLY WITH SPECIAL APPROVAL</b>		
Up to 3 years old	5.00	5.25	5.50	5.75	6.00	6.50	7.00	8.50	9.50
4 to 6 years old	5.50	5.75	6.00	6.25	6.50	7.00	7.50	9.00	10.50
7 to 10 years old	6.25	6.50	6.75	7.00	7.50	8.50	9.00		
Over 10 years old	6.50	7.00	7.50	8.50	9.00	9.50			
<b>Non-Titled</b> - Tractors , Trailers, etc.									
Up to 5 years old	6.50	7.00	7.50	8.00	9.00				
6 to 10 years old	8.00	9.00	9.50	10.00					
Over 10 years old	8.50	9.50	10.00						
<b>Miscellaneous Secured</b>	10.00% Terms are flexible								
<b>Share Secured</b>	2.00% - Terms are flexible								
<b>**Share Secured Rate not based on score**</b>									
<b>Unsecured</b>									
<b>Overdraft</b>	15.00% - Up to \$500 limit								
<b>Revolving</b>	12.00	*All FICO Scores are based on TransUnion/FICO Classic (08). See a loan officer for questions. Rates are shown as Annual Percentage Rate. Rates are subject to change.							
<b>Signature</b>	11.00								
<b>Up to 36 months - maximum \$5,000</b>									

## Credit Score 600-639

Secured									
Up to (Months)	12	24	36	48	60	72	84	96	120
Titled/Lien on Registration - Autos, RVs, Boats, Snowmobiles, ATVs, Trailers, etc.							\$10,000+	\$15,000+	\$25,000+
Model year							ONLY WITH SPECIAL APPROVAL		
Up to 3 years old	7.00	7.25	7.50	7.75	8.00	8.50	9.00	10.50	11.50
4 to 6 years old	7.50	7.75	8.00	8.25	8.50	9.00	9.50	11.00	12.50
7 to 10 years old	8.25	8.50	8.75	9.00	9.50	10.50	11.00		
Over 10 years old	8.50	9.00	9.50	10.50	11.00	11.50			
Non-Titled - Tractors , Trailers, etc.									
Up to 5 years old	8.50	9.00	9.50	10.00	11.00				
6 to 10 years old	10.00	11.00	11.50	12.00					
Over 10 years old	10.50	11.50	12.00						
Miscellaneous Secured	12.00% Terms are flexible								
Share Secured	2.00% - Terms are flexible								
**Share Secured Rate not based on score**									
Unsecured									
Overdraft	15.00% - Up to \$500 limit								
Revolving	15.00	*All FICO Scores are based on TransUnion/FICO Classic (08). See a loan officer for questions. Rates are shown as Annual Percentage Rate. Rates are subject to change.							
Signature	13.00								
Up to 36 months - maximum \$5,000									

## Credit Score 560-599

Secured									
Up to (Months)	12	24	36	48	60	72	84	96	120
Titled/Lien on Registration - Autos, RVs, Boats, Snowmobiles, ATVs, Trailers, etc.							\$10,000+	\$15,000+	\$25,000+
Model year							ONLY WITH SPECIAL APPROVAL		
Up to 3 years old	8.50	8.75	9.00	9.25	9.50	10.00	10.50	12.00	13.00
4 to 6 years old	9.00	9.25	9.50	9.75	10.00	10.50	11.00	12.50	14.00
7 to 10 years old	9.75	10.00	10.25	10.50	11.00	12.00	12.50		
Over 10 years old	10.00	10.50	11.00	12.00	12.50	13.00			
Non-Titled - Tractors , Trailers, etc.									
Up to 5 years old	10.00	10.50	11.00	11.50	12.50				
6 to 10 years old	11.50	12.50	13.00	13.50					
Over 10 years old	12.00	13.00	13.50						
Miscellaneous Secured	15.00% Terms are flexible								
Share Secured	2.00% - Terms are flexible								
**Share Secured Rate not based on score**									
Unsecured									
Overdraft	15.00% - Up to \$500 limit								
Revolving	16.00	*All FICO Scores are based on TransUnion/FICO Classic (08). See a loan officer for questions. Rates are shown as Annual Percentage Rate. Rates are subject to change.							
Signature	15.00								
Up to 36 months - maximum \$5,000									

## Credit Score 559-Below

Secured									
Up to (Months)	12	24	36	48	60	72	84	96	120
Titled/Lien on Registration - Autos, RVs, Boats, Snowmobiles, ATVs, Trailers, etc.							\$10,000+	\$15,000+	\$25,000+
Model year							ONLY WITH SPECIAL APPROVAL		
Up to 3 years old	12.50	12.75	13.00	13.25	13.50	14.00	14.50	16.00	17.00
4 to 6 years old	13.00	13.25	13.50	13.75	14.00	14.50	15.00	16.50	18.00
7 to 10 years old	13.75	14.00	14.25	14.50	15.00	16.00	16.50		
Over 10 years old	14.00	14.50	15.00	16.00	16.50	17.00			
Non-Titled - Tractors , Trailers, etc.									
Up to 5 years old	11.00	11.50	12.00	12.50	13.50				
6 to 10 years old	12.50	13.50	14.00	14.50					
Over 10 years old	13.00	14.00	14.50						
Miscellaneous Secured	17.00% Terms are flexible								
Share Secured	2.00% - Terms are flexible								
**Share Secured Rate not based on score**									
Unsecured									
Overdraft	15.00% - Up to \$500 limit								
Revolving	N/A	*All FICO Scores are based on TransUnion/FICO Classic (08). See a loan officer for questions. Rates are shown as Annual Percentage Rate. Rates are subject to change.							
Signature	18.00								
Up to 36 months - maximum \$5,000									