

Interest Rates/Term Tables

(Loan Rates are based on a borrower's credit score)

Unsecured

Terms/Repayment Period (Months)	
Grade	Up to 60
A+	8.0%
A	9.0%
B	11.0%
C	13.0%
D	15.0%

Credit Score Ratings:

A+	730+
A	680-729
B	640-679
C	600-639
D	<600

Newer Vehicle (2010~2014) (Auto, truck and motorcycle)

Terms/Repayment Period (Months)			
Grade	48	60	72
A+	2.50%	2.75%	3.00%
A	3.00%	3.50%	4.00%
B	4.00%	4.50%	5.00%
C	4.50%	5.00%	5.50%
D	6.00%	6.50%	7.00%

Used Vehicle (2009 & older) (Auto, truck and motorcycle)

Terms/Repayment Period (Months)	
Grade	Up to 72
A+	3.50%
A	4.50%
B	5.50%
C	6.00%
D	7.50%

Snowmobile, ATV and Seadoo

Terms/Repayment Period (Months)		
Grade	48	60
A+	4.50%	4.75%
A	5.00%	5.25%
B	5.50%	5.75%
C	6.00%	6.25%
D	7.00%	7.25%

RV's (Motorhomes, campers, trailers & boats)

Terms/Repayment Period (Months)		
Grade	120	144
A+	4.50%	4.75%
A	5.00%	5.25%
B	5.50%	5.75%
C	6.00%	6.25%
D	8.00%	8.25%

Mobile Home

Terms/Repayment Period (Months)	
Grade	180
A+	5.0%
A	6.0%
B	7.0%
C	7.5%
D	8.0%

Equipment

Terms/Repayment Period (Months)	
Grade	84
A+	6.0%
A	7.0%
B	8.0%
C	8.5%
D	9.0%

Visa Credit Cards: 11.50% APR*

Share Secured Loans: Contact a MSR for the current rate.

*-Annual Percentage Rate (All rates stated above are as an Annual Percentage Rate)