

Interest Rates/Term Tables *(Loan Rates are based on a borrower's credit score)*

Credit Score Ratings:		Unsecured		Equipment		Indirect Lending		Mobile Home	
		Grade	Terms/Repayment Up to 60 Months	Grade	Terms/Repayment 84 Months	Terms/Repayment Up to 84 Months	Grade	Terms/Repayment 180 Months	
A+	730+	A+	8.00%	A+	4.00%	4.50%	A+	5.00%	
A	680-729	A	9.00%	A	5.00%	5.50%	A	6.00%	
B	640-679	B	11.00%	B	6.00%	6.50%	B	7.00%	
C	600-639	C	13.00%	C	7.00%	7.50%	C	7.50%	
D	<600	D	15.00%	D	8.00%	8.50%	D	8.00%	

Newer Vehicle (2014~2018) Auto, Truck & Motorcycle				Indirect Lending Newer Vehicle (2014~2018) Auto, Truck & Motorcycle				Used Vehicle (2013 & Older) Auto, Truck & Motorcycle		Indirect Lending
Grade	Terms/Repayment			Grade	Terms/Repayment			Grade	Terms/Repayment Up to 72 Months	Terms/Repayment Up to 72 Months
	48	60	72		24-48	60	72		Up to 72 Months	
A+	2.50%	2.75%	3.00%	A+	3.00%	3.25%	3.50%	A+	3.50%	4.00%
A	3.00%	3.50%	4.00%	A	3.50%	4.00%	4.50%	A	4.50%	5.00%
B	4.00%	4.50%	5.00%	B	4.50%	5.00%	5.50%	B	5.50%	6.00%
C	4.50%	5.00%	5.50%	C	5.00%	5.50%	6.00%	C	6.00%	6.50%
D	6.00%	6.50%	7.00%	D	6.50%	7.00%	7.50%	D	7.50%	8.00%

Snowmobile, ATV & Seadoo			Indirect Lending	
Grade	Terms/Repayment		Terms/Repayment	
	48	60	24-48	60
A+	4.50%	4.75%	5.00%	5.25%
A	5.00%	5.25%	5.50%	5.75%
B	5.50%	5.75%	6.00%	6.25%
C	6.00%	6.25%	6.50%	6.75%
D	7.00%	7.25%	7.50%	7.75%

RV's (Motorhomes, Campers, Trailers & Boats)			Indirect Lending	
Grade	Terms/Repayment		Terms/Repayment	
	120	144	12-120	144
A+	4.50%	4.75%	5.00%	5.25%
A	5.00%	5.25%	5.50%	5.75%
B	5.50%	5.75%	6.00%	6.25%
C	6.00%	6.25%	6.50%	6.75%
D	8.00%	8.25%	8.50%	8.75%

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)

As of January 31, 2018