



SECURED LOANS

**New & Used Vehicles, Recreational Vehicles including ATV's, Boats, Motorcycles, Motor Homes, Campers, Travel Trailers, Antique Cars, and Farm Equipment*

**Motor Homes & Farm Equipment are eligible for terms up to 10 years at 100% of sticker price or NADA Book Value. The interest rate will increase by 0.25% for each year after the stated rate for 84 months.*

***May receive a 0.25% discount if loan payment is payroll deduction or autopay.**

Score	Grade of Paper	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months
730 +	Platinum	3.75%	3.75%	4.00%	4.00%	4.25%	5.00%
680 – 729	A	4.00%	4.00%	4.25%	4.25%	4.50%	5.25%
640 – 679	B	4.25%	4.25%	4.50%	4.50%	4.75%	5.50%
600 – 639	C	5.25%	5.25%	5.50%	5.50%	5.75%	6.50%
550 - 599	D	8.50%	8.75%	9.00%	9.00%	9.00%	9.99%
549 or Less	E	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%

UNSECURED LOANS

**Personal Loans, Home Improvement Loans, Consolidation Loans*

**Up to 60 Months*

***May receive a 0.25% discount if loan payment is payroll deduction or autopay.**

Score	Grade of Paper	Rates
730 +	Platinum	9.75%
680 – 729	A	10.75%
640 – 679	B	11.75%
600 – 639	C	12.75%
550 - 599	D	16.25%
549 or Less	E	16.99%

MOBILE HOME LOANS

**Single/Double Wide, Manufactured Homes*

**Up to 180 Months*

**No Down-Payment is required on Single-Wide Mobile Homes.*

**Down Payments on Double Wides/Manufactured Homes: We will loan up to 95% of the sticker price or NADA value, if the member owns the land. We will loan up to 90% of the sticker price or NADA value, if the member does not own the land.*

Score	Grade of Paper	Rates
730 +	Platinum	6.25%
680 – 729	A	7.25%
640 – 679	B	8.25%
600 – 639	C	9.25%
550 - 599	D	11.00%
549 or Less	E	13.00%

OTHER LOAN TYPES		Rates
Share Secured Loans	<i>*Secured by Certificate – 2.00% above CD rate</i>	2.00%*APR
Education Loans	<i>*Maximum per Household \$15,000.00 *Proof of Enrollment or Proof of Student Loan Debt</i>	5.00%*APR
Business Purpose Loans	<i>*Maximum Repayment – 10 Years *Up to \$50,000.00</i>	7.00%*APR
Long Reach MasterCard Credit Card	<i>*Maximum Amt. \$20,000.00</i>	10.90%*APR
Demand 90 Day Note	<i>* Maximum Amt. \$1,000.00</i>	9.90%*APR