

Effective Date 1/2/2024		AUTO NEW AND USED					
YEARS &		740 & ABOVE	710-739	680-709	650-679	620-649	619 & BELOW
PLAN CODES	UP TO	G	A	B	C	D	E 75% OF VALUE
2020-2025	0-72 MTHS	6.25% APR	6.50% APR	7.25% APR	9.25% APR	11.00% APR	13.50% APR
First 2 numbers Loan Type then Purpose code then Collateral code							
87 AA	2018-2023 73- 84 months (\$20,000)Minim um	6.49% APR	7.09%APR	7.84% APR	9.5%APR	NOT ELIGIBLE FOR 84 MTHS	
2017-2019 88 BA	0-72 MTHS	6%APR	6.75%APR	7.35%APR	9.35%APR	12.15%APR	14.15%APR
2015-2016 99 BA	60 MTHS	6.65% APR	7.65% APR	8.65% APR	10.65% APR	13.65% APR	15.65% APR
2014 or Older 86 BA	48 MTHS	7.65% APR	8.65% APR	9.65% APR	11.65% APR	14.65% APR	16.65% APR
		USE TRUTH IN LENDING TO FIGURE PAYMENT					

UNSECURED LOANS SIGNATURE, LOC, CO-MAKER

	UP TO	G	A	B	C	D	E
622H /26PH/ 61UB	60 MTHS OR LESS	8.50% APR	9.50% APR	10.50% APR	12.50% APR	14.50% APR	16.50% APR
		USE TRUTH IN LENDING TO FIGURE PAYMENT					

UNSECURED LOANS, CHRISTMAS, VACATION & BACK TO SCHOOL

	UP TO	G	A	B	C	D	E
80XH /77VH 76SH	12 MTHS OR LESS	8.50% APR	9.50% APR	10.50% APR	12.500% APR	14.50% APR	16.50% APR
		USE TRUTH IN LENDING TO FIGURE PAYMENT					

SHARE SECURED

	UP TO	G	A	B	C	D	E
70 TG	60 MTHS OR LESS	3% APR	3% APR	3% APR	3% APR	3% APR	3% APR
		USE TRUTH IN LENDING TO FIGURE PAYMENT					

CERTIFICATE SECURED

	UP TO	G	A	B	C	D	E
58 TG	48 MTHS OR LESS	740 & ABOVE	710-739	680-709	650-679	620-649	619 & BELOW
		2.00% ABOVE CERTIFICATE RATE USE TRUTH IN LENDING TO FIGURE PAYMENT					

STUDENT LOAN

	UP TO	G	A	B	C	D	E
72 LB	60 MTHS OR LESS	6.00% APR	8.00% APR	9.00% APR	11.00% APR	13.00% APR	15.00% APR
USE TRUTH IN LENDING TO FIGURE PAYMENT							

TERM LOANS

		740 & Above	710-739	680-709	650-679	620-649	619 & Below
UNDER 1,000	UP TO	G	A	B	C	D	E
79T COLLATERAL CODE	6 MTHS OR LESS	1% BELOW	BASE	1% ABOVE	2% ABOVE	3% ABOVE	4% ABOVE
SEE WEEKLY RATE SHEET/ USE TRUTH IN LENDING TO FIGURE PAYMENT							

TERM LOANS

OVER 1,000	UP TO	G	A	B	C	D	E
71T COLLATERAL CODE	6 MTHS OR LESS	1% BELOW	BASE	1% ABOVE	2% ABOVE	3% ABOVE	4% ABOVE
SEE WEEKLY RATE SHEET/ USE TRUTH IN LENDING TO FIGURE PAYMENT							

VISA

		G	A	B	C	D	E
		12% APR	12% APR	12% APR	12% APR	12% APR	12% APR

MOTORCYCLE NEW AND USED

2022-CURRENT	UP TO	G	A	B	C	D	E
7888	72 MTHS OR LESS	5.60% APR	6.60% APR	7.60% APR	8.60% APR	10.60% APR	12.60% APR
2018-2021 7588	60 MTHS OR LESS	6.00% APR	7.00% APR	8.00% APR	9.00% APR	11.00% APR	13.00% APR
2013-2017 7488	48 MTHS OR LESS	7.50% APR	8.50% APR	9.50% APR	10.50% APR	12.50% APR	14.50% APR
2012-BELOW 9788	48 MTHS OR LESS	9.50% APR	10.50% APR	11.50% APR	12.50% APR	14.50% APR	16.00% APR
USE TRUTH IN LENDING TO FIGURE PAYMENTS							

BOAT/JET SKI NEW AND USED

2022-CURRENT	UP TO	G	A	B	C	D	E
93 FN	72 MTHS OR LESS	5.60% APR	6.60% APR	7.60% APR	8.60% APR	10.60% APR	12.60% APR
2018-2021 81 FN	60 MTHS OR LESS	6.00% APR	7.00% APR	8.00% APR	9.00% APR	11.00% APR	13.00% APR
2013-2017 96 GN	48 MTHS OR LESS	7.50% APR	8.50% APR	9.50% APR	10.50% APR	12.50% APR	14.50% APR
2012-BELOW	48 MTHS	9.50% APR	10.50% APR	11.50% APR	12.50% APR	14.50% APR	16.50% APR

84 GN	OR LESS	USE TRUTH IN LENDING TO FIGURE PAYMENTS					
	BOAT/JET SKI NEW AND USED						
2017-CURRENT	UP TO	G	A	B	C	D	E
06 FN (\$25,000)Minim	120 MTHS OR LESS (\$25,000)Minimum	7.25% APR	8.25% APR	9.25% APR	11.25%	N/A	N/A
2016-Older 03 FN (\$25,000)Mini	84 MTHS OR LESS	6.50% APR	7.50% APR	8.50% APR	10.50%	N/A	N/A
		USE TRUTH IN LENDING TO FIGURE PAYMENTS					

		740 & Above	710-739	680-709	650-679	620-649	619 & Below
2022-CURRENT	UP TO	G	A	B	C	D	E
92 4K	72 MTHS OR LESS	5.60% APR	6.60% APR	7.60% APR	8.60% APR	10.60% APR	12.60% APR
2018-2021 82 4K	60 MTHS OR LESS	6.00% APR	7.00% APR	8.00% APR	9.00% APR	11.0% APR	13.00% APR
2013-2017 98 4K	48 MTHS OR LESS	7.50% APR	8.50% APR	9.50% APR	10.50% APR	12.50% APR	14.50% APR
2012-BELOW 85 4K	48 MTHS OR LESS	9.50% APR USE TRUTH IN LENDING TO FIGURE PAYMENTS	10.50% APR	11.50% APR	12.50% APR	14.50% APR	16.50% APR

2017-CURRENT	UP TO	G	A	B	C	D	E
04 4K (\$25,000)Minim	120 MTHS OR LESS	8.50% APR	9.50% APR	10.50% APR	12.50%	N/A	N/A
2016-OLDER 05 4K (\$25,000)Minimum	84 MTHS OR LESS	7.50% APR	8.50% APR	9.50% APR	11.50%	N/A	N/A
		USE TRUTH IN LENDING TO FIGURE PAYMENTS					

		740& ABOVE	710-739	680-709	650-679	620-649	619 & BELOW
2022-CURRENT	UP TO	G	A	B	C	D	E
7333	60 MTHS OR LESS	5.50% APR	6.50% APR	7.50% APR	8.50% APR	10.50% APR	12.50% APR
2021-BELOW	UP TO	G	A	B	C	D	E
9553	48 MTHS	6.25% APR	7.25% APR	8.25% APR	9.25% APR	11.25% APR	13.25% APR
		USE TRUTH IN LENDING TO FIGURE PAYMENT					

HOME EQUITY LOC'S 5 & 7 YEARS

	UP TO	740 & ABOVE G	710-739 A	680-709 B	650-679 C	620-649 D	619 & BELOW E
42ID	84 MTHS OR LESS	6.50% APR	7.50% APR	8.50% APR	9.50% APR	11.50% APR	12.50% APR
42DD	60 MTHS OR LESS	6.00% APR	7.00% APR	8.00% APR	9.00% APR	11.00% APR	12.00% APR
		USE TRUTH IN LENDING TO FIGURE PAYMENT					