

Effective Date 2/1/2025		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
2021-2026	0-72 MTHS	6.00% APR	6.25% APR	7.0% APR	9.0% APR	10.75% APR	13.25% APR
First 2 numbers Loan Type then Purpose code then Collateral code	2021-2026 73-84 months (\$20,000)Minimum						
		87 AA	6.24% APR	6.84% APR	7.59% APR	9.25% APR	NOT ELIGIBLE FOR 84 MTHS
2018-2020	0-72 MTHS	6.25% APR	7.00% APR	7.60% APR	9.60% APR	12.40% APR	14.40% APR
2016-2017	60 MTHS	6.40% APR	7.40% APR	8.40% APR	10.40% APR	13.40% APR	15.40% APR
2015 or Older	48 MTHS	7.15% APR	8.15% APR	9.15% APR	11.15% APR	14.15% APR	16.15% APR
86 BA		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

	UP TO	G	A	B	C	D	E
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

2023-CURRENT	UP TO	G	A	B	C	D	E
7888	72 MTHS OR LESS	6.00% APR	7.00% APR	8.00% APR	9.00% APR	11.00% APR	13.00% APR
2019-2022 7588	60 MTHS OR LESS	6.25% APR	7.25% APR	8.25% APR	9.25% APR	11.25% APR	13.25% APR
2014-2018 7488	48 MTHS OR LESS	7.50% APR	8.50% APR	9.50% APR	10.50% APR	12.50% APR	14.50% APR
2013-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

2023-CURRENT	UP TO	G	A	B	C	D	E
93 FN	72 MTHS OR LESS	6.00% APR	7.00% APR	8.00% APR	9.00% APR	11.00% APR	13.00% APR
2019-2022 81 FN	60 MTHS OR LESS	6.25% APR	7.25% APR	8.25% APR	9.25% APR	11.25% APR	13.25% APR
2014-2018 96 GN	48 MTHS OR LESS	7.50% APR	8.50% APR	9.50% APR	10.50% APR	12.50% APR	14.50% APR
2013-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							
2018-CURRENT	UP TO	G	A	B	C	D	E
06 FN (\$25,000)Minimum	120 MTHS OR LESS (\$25,000)Minimum	7.50% APR	8.50% APR	9.50% APR	11.50%	N/A	N/A
2017-Older 03 FN (\$25,000)Mini	84 MTHS OR LESS	6.75% APR	7.75% APR	8.75% APR	10.75%	N/A	N/A
USE TRUTH IN LENDING TO FIGURE PAYMENTS							

CAMPERS/R.V. NEW AND USED

		740 & Above	710-739	680-709	650-679	620-649	619 & Below
2023-CURRENT	UP TO	G	A	B	C	D	E
92 4K	72 MTHS OR LESS	6.60% APR	7.60% APR	8.60% APR	9.60% APR	11.60% APR	13.60% APR
2019-2022 82 4K	60 MTHS OR LESS	7.00% APR	8.00% APR	9.00% APR	10.00% APR	12.0% APR	14.00% APR
2014-2018 98 4K	48 MTHS OR LESS	7.50% APR	8.50% APR	9.50% APR	10.50% APR	12.50% APR	14.50% APR
2013-BELOW 85 4K	48 MTHS OR LESS	9.50% APR	10.50% APR	11.50% APR	12.50% APR	14.50% APR	16.50% APR
USE TRUTH IN LENDING TO FIGURE PAYMENTS							

CAMPERS/R.V. NEW AND USED

2018-CURRENT	UP TO	G	A	B	C	D	E
04 4K (\$25,000)Minimum	120 MTHS OR LESS	8.50% APR	9.50% APR	10.50% APR	12.50%	N/A	N/A
2017-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							

FARM EQUIPMENT NEW AND USED

		740& ABOVE	710-739	680-709	650-679	620-649	619 & BELOW
2023-CURRENT	UP TO	G	A	B	C	D	E
7333	60 MTHS OR LESS	6.00% APR	7.00% APR	8.00% APR	9.00% APR	11.00% APR	13.00% APR
2022-BELOW	UP TO	G	A	B	C	D	E
9553	48 MTHS	6.75% APR	7.75% APR	8.75% APR	9.75% APR	11.75% APR	13.75% 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	7.00% APR	8.00% APR	9.00% APR	10.00% APR	12.00% APR	13.00% APR
42DD	60 MTHS OR LESS	6.50% APR	7.50% APR	8.50% APR	9.50% APR	11.50% APR	12.50% APR
USE TRUTH IN LENDING TO FIGURE PAYMENT							