



Loan Rates
Effective Date: September 22, 2017

APR is the Annual Percentage Rate. All rates are accurate as of the posted effective date, but are subject to change. All loans are subject to credit approval.

EasyEquity Loans	Term	Minimum APR	Maximum APR	Minimum Loan	Minimum Pmt.
Home Equity Line of Credit					
12 month Introductory Rate		1.89%		\$5,000	\$100
Loan to Value 80%	180	Prime +/- 0%	Prime + 4%	\$5,000	\$100
Home Equity Fixed Rate Loan					
Loan to Value 80%	31-60	3.99%	11.25%	\$5,000	\$100
Home Equity Fixed Rate Loan					
Loan to Value 80%	61-120	4.49%	11.50%	\$5,000	\$100

Vehicle and RV Loans	Term	Minimum APR	Maximum APR	Minimum Loan	Minimum Pmt.
2017-2018	48	2.75%	13.00%	\$6,000	\$35
	60	3.25%	13.50%	\$6,000	
	72	4.00%	11.00%	\$25,000	
2017-2018	84	5.00%	6.00%	\$30,000	\$35
	2015-2016	60	3.50%	13.75%	
	66	4.00%	11.00%	\$6,000	\$35
	72	4.25%	5.25%	\$25,000	
	2013-2014	48	3.75%	14.00%	
	60	4.00%	11.25%	\$6,000	\$35
	66	4.25%	5.50%	\$6,000	
	2011-2012	36	4.00%	14.25%	
	48	4.25%	11.50%	\$6,000	\$35
	60	4.50%	5.75%	\$20,000	
	2008-2010	24	4.25%	14.50%	
	36	4.50%	11.75%	\$6,000	\$35
	48	5.00%	6.00%	\$6,000	
	2006 and older	36	1% off qualifying unsecured loan rate		

Boat and RV Loans for well-qualified borrowers	Term	Minimum APR	Maximum APR	Minimum Loan	Minimum Pmt.
2007 and newer	24	2.25%	3.50%	\$30,000	\$35
	36	2.50%	3.75%	\$30,000	
	48	2.74%	3.99%	\$30,000	
	60	3.24%	4.49%	\$30,000	
	72	3.94%	4.99%	\$30,000	
	84	4.94%	5.99%	\$30,000	
	120	5.50%	6.25%	\$30,000	
2006 and older	24	4.24%	5.49%	\$20,000	\$35
	36	4.49%	5.74%	\$20,000	
	48	4.74%	5.99%	\$20,000	
	60	6.00%	7.50%	\$20,000	
	72	7.00%	8.25%	\$20,000	

Signature/Unsecured Loan	Term	Minimum APR	Maximum APR	Minimum Loan	Minimum Pmt.
	28 - 32	8.00%	18.00%	\$2,000	4% of loan amount

Visa Credit Cards	APR	Minimum Loan	Maximum Loan	Minimum Pmt.
Visa Platinum Credit Card	9.99%	\$5,000	\$20,000	Greater of 4% of Balance or \$25
Visa Classic Credit Card	13.50% or 16.50%	\$1,000	\$7,000	Greater of 4% of Balance or \$25
Secured Visa Credit Card	13.50% or 16.50%	\$500	Lesser of share balance or \$7,000	Greater of 4% of Balance or \$25

Other Loans	Term	Minimum APR	Minimum Loan	Maximum Loan	Minimum Pmt.
Share Secured	60	3.50%	\$2,000	share balance	\$35
Certificate Secured	Certificate Term	3.50%	\$2,000	share balance	\$35