



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	2.49%	2.49%	2.74%	2.74%	3.24%	4.99%
680 – 729	A	3.00%	3.00%	3.00%	3.00%	3.50%	5.49%
640 – 679	B	4.24%	4.24%	4.24%	4.24%	5.24%	6.49%
600 – 639	C	6.74%	6.74%	6.74%	6.74%	7.74%	8.99%
550 - 599	D	9.24%	9.24%	9.24%	9.24%	10.24%	11.49%
549 or Less	E	11.24%	11.24%	11.24%	11.24%	12.24%	13.49%

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	10.25%
680 – 729	A	11.25%
640 – 679	B	13.25%
600 – 639	C	15.25%
550 - 599	D	17.25%
549 or Less	E	17.99%

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	6.00%
680 – 729	A	7.00%
640 – 679	B	8.00%
600 – 639	C	9.00%
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 Necessary</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. \$10,000.00</i>	10.90%*APR
Demand 90 Day Note	<i>* Maximum Amt. \$1,000.00</i>	9.90%*APR