



First National Bank
ALASKA

MEMBER FDIC

CONSUMER LOAN RATES

(EFFECTIVE 07/01/2024)

Interest rates and APR's vary based on credit history.
Rates include auto payment; add .25% without auto payment.

	Annual Percentage Rate	Max Term	Loan to Value
VEHICLE LOANS			
New Auto	6.99-13.24	7 years	85% - 100%
Used Auto			
2 years old	6.99-13.24	5 years	75% - 90%
3 to 5 years old	6.99-13.24	4 years	75% - 90%
6 to 7 years old	6.99-13.24	3 years	75% - 90%
Motorhome / Camper			
Loans ≤ \$75,000	8.25-14.50	6 years	75% - 100%
Loans > \$75,000	8.75-15.00	10 years	70% - 95%
Motorcycle			
New/Used	7.99-14.24	5 years	75% - 100%
Boat / Motor / Trailer			
Loans ≤ \$75,000	7.79-14.04	6 years	65% - 100%
Loans > \$75,000	8.29-14.54	10 years	65% - 95%
Snow Machine, ATV or Personal Water Craft			
New/Used	7.49-13.74	5 years	75% - 100%
Aircraft			
Loans ≤ \$75,000	8.25-14.50	6 years	75% - 100%
Loans > \$75,000	8.49-14.74	10 years	70% - 95%

OTHER SECURED			
Savings / CD Secured	2% over acct earning rate		
HomeFlex Line of Credit			
Variable	Base + .5 – Base + 5.5	120 month draw period	65% - 75%
Fixed	Base + 1.5 – Base + 5.5	180 months	

REAL ESTATE			
1-4 Family Owner Occupied or Non-Owner Occupied			
1 st lien	B + 0.00 – B + 4.00	15 years	70% -75%
2 nd lien	B + 0.25 – B + 4.50	15 years	70%
Raw Land / Unimproved	B + 0.50 – B + 4.50	7 years	65%
Improved Lot	B + 0.50 – B + 4.50	10 years	75%
Construction - Short Term: Owner Built / Owner Occupied	Base +2	12 months	75%

CREDIT CARDS AND UNSECURED LOANS			
MasterCard®			
Secured MasterCard	16.50		
Unsecured	12.74-19.49	18 months	

[MasterCard Credit Card Terms & Conditions](#)