



CONSUMER LOAN RATES
(EFFECTIVE 11/01/2017)

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	3.37-9.62	6 years	85% - 100%
Used Auto			
2 years old	3.37-9.62	5 years	75% - 90%
3 to 5 years old	3.37-9.62	4 years	75% - 90%
6 to 7 years old	3.37-9.62	3 years	75% - 90%
Motorhome / Camper			
Loans ≤ \$50,000	5.87-12.12	6 years	75% - 100%
Loans > \$50,000	6.11-12.36	10 years	70% - 95%
Motorcycle			
New/Used	5.76-12.01	6 years	75% - 100%
Boat / Motor / Trailer			
Loans ≤ \$50,000	5.87-12.12	6 years	75% - 100%
Loans > \$50,000	6.11-12.36	10 years	70% - 95%
Snow Machine, ATV or Personal Water Craft			
New/Used	6.01-12.26	5 years	75% - 100%
Aircraft			
Loans ≤ \$50,000	5.87-12.12	6 years	75% - 100%
Loans > \$50,000	6.11-12.36	10 years	70% - 95%

OTHER SECURED			
Savings / CD Secured	3% over acct earning rate		
Homeflex Line of Credit			
Variable	Base + 1.5 – Base + 5.5	84 month draw period	65% - 75%
Fixed	Base + 1.75 – Base + 5.5	120 months	

REAL ESTATE			
1-4 Family Owner Occupied or Non-Owner Occupied			
1 st lien	B + 3.25 – B + 6.25	15 years	70% -75%
2 nd lien	B + 3.50 – B + 6.25	15 years	65% -70%
Raw Land / Unimproved	B + 3.75 – B + 7.25	7 years	65%
Improved Lot	B + 3.75 – B + 7.25	10 years	75%
Construction - Short Term: Owner Built / Owner Occupied	Base +2	12 months	75%

CREDIT CARDS AND UNSECURED LOANS			
MasterCard®			
Regular	13.90		
Gold MasterCard	13.90		
Secured MasterCard	16.50		
Unsecured	7.86-14.11	18 months	