



LOAN RATES

Recreational and Other Secured

Effective 11/1/2018

Loan Type	Maximum Loan Term	Credit Score	Interest Rate and APR
2013 & Newer RV, ATV, Other Secured <i>2012 & Older add 1%</i>	60 months (5 years)	750+	4.50%
		700-749	5.50%
		675-699	6.50%
		650-674	7.50%
		649-	9.50%
2013 & Newer RV	120 months (10 years)	750+	5.75%
		700-749	6.75%
		675-699	7.75%
		650-674	8.75%
		649-	10.75%
2013 & Newer Boat, Motor, Trailer & Lift <i>2012 & Older add 1%</i>	60 months (5 years)	750+	4.25%
		700-749	5.25%
		675-699	6.25%
		650-674	7.25%
		649-	9.25%
2013 & Newer Boat, Motor Trailer & Lift	120 months (10 years)	750+	5.25%
		700-749	6.00%
		675-699	7.00%
		650-674	8.00%
		649-	10.00%
Motorcycles 2014 & Newer	60 months (5 years)	750+	5.50%
		700-749	6.00%
		675-699	7.00%
		650-674	8.00%
		649-	10.00%
Motorcycles 2013 or older	48 months (4 years)	750+	6.00%
		700-749	7.00%
		675-699	8.00%
		650-674	9.00%
		649-	11.00%

Benefits of financing with your Credit Union:

- ◆ None of our loans have a pre-payment penalty
- ◆ Direct Deposit to loan or Auto Pay Available
- ◆ Payments can be made as often as you like with no additional charge (example: weekly or bi-weekly)

Terms based on vehicles with average mileage. The Credit Union may reduce term on higher mileage vehicles. Other circumstances such as excellent credit history, down payment or low mileage may warrant extension of term. Interest rates based on credit score at time of application. Applicants must meet underwriting guidelines to be approved. Loan amount must qualify for term.

Balloon options available.