

| CREDIT CARDS | |
|--------------|-----------------------------------|
| | Visa Platinum Credit Card* |
| 740+ | 9.9% |
| 739-720 | 10.9% |
| 719-670 | 12.9% |
| 669-620 | 15.9% |
| Below 619 | 17.9% |

**Ask about
1st
Mortgage
Rates!!**

| UNSECURED LOANS | | | |
|-----------------|-----------|-----------|-----------|
| | 12 MONTH* | 24 MONTH* | 36 MONTH* |
| 740+ | 12.75% | 13.75% | 14.75% |
| 739-720 | 13.00% | 14.00% | 15.00% |
| 719-670 | 13.50% | 14.50% | 15.50% |
| 669-620 | 15.00% | 16.00% | 17.00% |
| Below 619 | 18.00% | 18.00% | 18.00% |

| OVERDRAFT PROTECTION |
|----------------------|
| 18%* |

| QWIK LOAN |
|---|
| 28.00%* |
| <small>\$20.00 Application Fee for all applicants 1-6 month term Max Loan Amount of \$1000.00</small> |

| FIXED RATE HOME EQUITY LOANS | | | |
|---|---------|----------|----------|
| | 5 YEAR* | 10 YEAR* | 15 YEAR* |
| <small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small> | | | |
| 740+ | 3.85% | 4.60% | 5.60% |
| 739-720 | 4.35% | 5.10% | 6.10% |
| 719-670 | 4.85% | 5.60% | 6.60% |
| 669-620 | 8.85% | 9.60% | 10.60% |
| Below 619 | 12.85% | 13.60% | 14.60% |

| HOME EQUITY VARIABLE LINE OF CREDIT | |
|---|--------|
| | Rate* |
| <small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small> | |
| 740+ | 3.75% |
| 739-720 | 4.25% |
| 719-670 | 4.75% |
| 669-620 | 8.25% |
| Below 619 | 12.75% |
| <small>Variable rate may be adjusted once per quarter 0.25% change in index ~ NO change in rate Maximum increase/decrease per quarter is 0.5%, per year is 2% 8-year draw period with a 10-year payback</small> | |

| MINI-MORTGAGE | | | |
|---|---------|---------|----------|
| | 5 Year* | 7 Year* | 10 Year* |
| 740+ | 3.25% | 4.00% | 4.50% |
| 739-720 | 3.50% | 4.25% | 4.75% |
| 719-670 | 4.00% | 4.75% | 5.00% |
| 669-620 | 7.50% | 8.00% | 8.50% |
| Below 619 | 12.00% | 13.00% | 13.50% |
| <small>1st Mortgage less than \$150K and LTV 50% or less.</small> | | | |

| HOME IMPROVEMENT LOAN | |
|---|--------|
| Up to 15 Years | Rate* |
| 740+ | 10.00% |
| 739-720 | 11.00% |
| 719-670 | 12.00% |
| 669-620 | 13.00% |
| Below 619 | 14.00% |
| <small>Maximum loan \$17,500 Up to 100% LTV - Equity is NOT required See Loan Officer for details</small> | |

| SECURED LOAN | | |
|---------------------|----------------------------------|--|
| Type | Rate | Term |
| Savings Secured | Rate is 3% over shares | Limit of a 5-year term |
| Certificate Secured | Rate is 2% over certificate rate | Loan term is equal to certificate maturity |

*All rates shown are Annual Percentage Rate (APR).
Rate shown is lowest rate available. Rates are subject to change without notice.

NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

| 24 Month Term* | 80% | 90% | 100% |
|----------------|--------|--------|--------|
| 740+ | 2.25% | 2.90% | 3.25% |
| 739-720 | 2.50% | 3.15% | 3.50% |
| 719-670 | 3.00% | 3.65% | 4.00% |
| 669-620 | 6.50% | 7.15% | 7.50% |
| Below 619 | 12.00% | 12.65% | 13.00% |

| 36 Month Term* | 80% | 90% | 100% |
|----------------|--------|--------|--------|
| 740+ | 2.28% | 2.93% | 3.28% |
| 739-720 | 2.53% | 3.18% | 3.53% |
| 719-670 | 3.03% | 3.68% | 4.03% |
| 669-620 | 6.53% | 7.18% | 7.53% |
| Below 619 | 12.03% | 12.68% | 13.03% |

| 48 Month Term* | 80% | 90% | 100% |
|----------------|--------|--------|--------|
| 740+ | 2.30% | 2.98% | 3.35% |
| 739-720 | 2.55% | 3.23% | 3.60% |
| 719-670 | 3.05% | 3.73% | 4.10% |
| 669-620 | 6.55% | 7.23% | 7.60% |
| Below 619 | 12.05% | 12.73% | 13.10% |

| 60 Month Term* | 80% | 90% | 100% |
|----------------|--------|--------|--------|
| 740+ | 2.99% | 3.26% | 3.61% |
| 739-720 | 3.24% | 3.51% | 3.86% |
| 719-670 | 3.74% | 4.01% | 4.36% |
| 669-620 | 7.24% | 7.51% | 7.86% |
| Below 619 | 12.74% | 13.01% | 13.36% |

| 72 Month Term* | 80% | 90% | 100% |
|----------------|--------|--------|--------|
| 740+ | 2.58% | 3.38% | 3.95% |
| 739-720 | 2.83% | 3.63% | 4.20% |
| 719-670 | 3.33% | 4.13% | 4.70% |
| 669-620 | 6.83% | 7.63% | 8.20% |
| Below 619 | 12.33% | 13.13% | 13.70% |

| 84 Month Term* | 80% | 90% | 100% |
|----------------|--------|--------|--------|
| 740+ | 4.75% | 5.40% | 5.85% |
| 739-720 | 5.00% | 5.65% | 6.10% |
| 719-670 | 5.50% | 6.15% | 6.60% |
| 669-620 | 9.00% | 9.65% | 10.10% |
| Below 619 | 14.50% | 15.15% | 15.60% |

MOTORCYCLE AND RV LOANS

| 24 Month Term* | Motorcycle | Group A | Group B |
|----------------|------------|---------|---------|
| 740+ | 6.00% | 7.00% | 8.00% |
| 739-720 | 6.25% | 7.25% | 8.25% |
| 719-670 | 6.75% | 7.75% | 8.75% |
| 669-620 | 10.25% | 11.25% | 12.25% |
| Below 619 | 15.75% | 16.75% | 17.75% |

| 36 Month Term* | Motorcycle | Group A | Group B |
|----------------|------------|---------|---------|
| 740+ | 6.10% | 7.10% | 8.10% |
| 739-720 | 6.35% | 7.35% | 8.35% |
| 719-670 | 6.85% | 7.85% | 8.85% |
| 669-620 | 10.35% | 11.35% | 12.35% |
| Below 619 | 15.85% | 16.85% | 17.85% |

| 48 Month Term* | Motorcycle | Group A | Group B |
|----------------|------------|---------|---------|
| 740+ | 6.30% | 7.30% | 8.30% |
| 739-720 | 6.55% | 7.55% | 8.55% |
| 719-670 | 7.05% | 8.05% | 9.05% |
| 669-620 | 10.55% | 11.55% | 12.55% |
| Below 619 | 16.05% | 17.05% | 18.00% |

| 60 Month Term* | Motorcycle | Group A | Group B |
|----------------|------------|---------|---------|
| 740+ | 6.40% | 7.40% | 8.40% |
| 739-720 | 6.65% | 7.65% | 8.65% |
| 719-670 | 7.15% | 8.15% | 9.15% |
| 669-620 | 10.65% | 11.65% | 12.65% |
| Below 619 | 16.15% | 17.15% | 18.00% |

| 72 Month Term* | Motorcycle | Group A | Group B |
|----------------|------------|---------|---------|
| 740+ | 6.99% | 7.99% | 8.99% |
| 739-720 | 7.24% | 8.24% | 9.24% |
| 719-670 | 7.74% | 8.74% | 9.74% |
| 669-620 | 11.24% | 12.24% | 13.24% |
| Below 619 | 16.74% | 17.74% | 18.00% |

| 84 Month Term* | Motorcycle | Group A | Group B |
|----------------|------------|---------|---------|
| 740+ | 7.99% | 8.99% | 9.89% |
| 739-720 | 8.24% | 9.24% | 10.14% |
| 719-670 | 8.74% | 9.74% | 10.64% |
| 669-620 | 12.24% | 13.24% | 14.14% |
| Below 619 | 17.74% | 18.00% | 18.00% |

*All rates shown are Annual Percentage Rate (APR). Rates are subject to change without notice.

Deduct .10% with a Tax Saver Loan. Must be a homeowner to qualify. Consult with your tax advisor for tax deductibility.

72 and 84 month terms are available only for loan amounts over \$20,000.

Group A= Street Legal ex: Motor home, trailer, camper, boat with trailer; Group B= Not Street Legal ex: 4 Wheeler, snowmobile, wave runner.

MAIN OFFICE

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WEBSITE
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