



**Loan Rates Effective:
January 1, 2018**

Rates subject to change without notice.

		As Low As
New Vehicles	Term	APR*
2018 - 2014	36 Months	1.99%
2018 - 2014	60 Months	2.25%
2018 - 2014	66 Months	2.75%
2018 - 2014	72 Months	3.75%
2018 - 2014	84 Months	4.25%

		As Low As
Used Vehicles	Term	APR*
2013 - 2012	60 Months	3.25%
2011 - 2010	54 Months	3.50%
2009 - 2008	48 Months	3.75%
2007 and older	36 Months	4.75%

		As Low As
Real Estate	Term	APR*
Home Improvement (UCCI)	60 Months	6.00%
	120 Months	7.00%
Home Equity	60 Months	3.75%
	120 Months	4.00%
	180 Months	4.25%
	240 Months	4.50%

		As Low As
New RV/Motorcycle/Boat	Term	APR*
2018 - 2017	60 Months	4.50%
2018 - 2017	120 Months ¹	5.50%

¹ RVs only. 80% LTV only.

		As Low As
Used RV/Motorcycle/Boat	Term	APR*
2016 and older	60 Months	4.50%

		As Low As
New & Used Trailers/ATVs	Term	APR*
Must be titled collateral	60 Months	5.50%

Terms are based on mileage, condition and credit approval. 0.25% discount may be taken for checking account with direct deposit and another 0.25% discount may be taken for payroll deduction or automatic transfer (maximum discount 0.50%). Matching terms for new vehicles may not exceed 72 months without management approval and used vehicles may not exceed 60 months without management approval. Lowest APR for Match Rate with Discounts is 2.25% unless approved by management.

		As Low As
Title Loans (non-purchase)	Term	APR*
All Models	Refer to Policy for Rates and Terms Based on Risk	4.50% (18.00% Max)

Signature Loans / Credit Card	Term	APR*
Line of Credit / Open End / Variable Rate	See Schedule of Payments	7.50% - 18.00%
Signature (No Line of Credit)/Fixed Rate	36 Months	10.50% - 18.00%
Signature Special / Fixed Rate	12 Months	7.90% - 9.90%
Parent Choice Student Loan / Fixed Rate	\$25 per each \$2,500	7.50% - 9.50%
MasterCard® - Gold Credit Card	3% of Balance (\$15 Minimum)	9.9% - Fixed
MasterCard® - Regular & ASU Ram Credit Card	3% of Balance (\$15 Minimum)	12.8% - Fixed
MasterCard® - Share Secured Credit Card	3% of Balance (\$15 Minimum)	12.8% - Fixed
VISA® - Credit Card	3% of Balance (\$15 Minimum)	9.9% - 12.8% (Based on Credit Score)

Share Secured Loans	Term	APR*
Savings Account	\$25 minimum pay with 12 Month Balloon	3.50%
Certificate of Deposit	Balloon at Maturity Date (3.00% Min Rate)	2.00% Above CD Rate
Share Secured Credit Builder	Max: \$1,000 - 24 Months	5.00%

*APR = Annual Percentage Rate.