

Loan Rates

EffectiveDate: 5/1/2019	Annual Percentage Rate	Term	Loan Amount	Payment Example Per \$1,000 Borrowed
New Auto Loan (2017 and Newer) [11]	As low as 3.09%	Up to 36 months		\$29.13
	As low as 3.09%	Up to 48 months		\$22.18
	As low as 3.09%	Up to 60 months		\$18.01
	As low as 3.09%	Up to 72 months	\$20,000 and up	\$15.24
	As low as 3.29%	Up to 84 months	\$35,000 and up	\$13.35
Used Auto Loan (2016 and Older) [11]	As low as 3.29%	Up to 36 months		\$29.21
	As low as 3.54%	Up to 48 months		\$22.38
	As low as 3.79%	Up to 60 months		\$18.33
	As low as 4.04%	Up to 72 months	\$20,000 and up	\$15.67
	As low as 4.29%	Up to 84 months	\$35,000 and up	\$13.81

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Recreational Auto Loan (15)	As low as 5.84%	Up to 60 months	\$7,500 and under	\$19.26
	As low as 6.09%	Up to 72 months	\$7,501 - 15,000	\$16.62
	As low as 6.34%	Up to 120 months	\$15,001 - 25,000	\$11.28
	As low as 6.59%	Up to 132 months	\$25,001 - 35,000	\$10.68
	As low as 6.84%	Up to 144 months	\$35,001 and greater	\$10.21
Motorcycle, Jet Ski, ATV, Riding Lawn Mower, or Tractor Loan (15)	As low as 7.45%	Up to 60 months		\$20.08
Furniture, Appliance, or Computer Secured Loan [21]	As low as 6.25%	Up to 36 months	Maximum of \$5,000	\$30.62
Unsecured Fixed Loan [21]	As low as 6.99 - 16.99%	Up to 60 months	Up to \$30,000	\$19.80 - 25.02
Second Lien Home Improvement Loan [55]	As low as 5.99%	1-5 years	\$10,000 and up	\$19.33 at 5 years
	As low as 6.24%	6-10 years	\$10,000 and up	\$11.22 at 10 years
	As low as 6.49%	11-20 years	\$25,000 and up	\$7.45 at 20 years

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Second Lien Home Equity Loan [55]	As low as 3.99%	1-5 years	\$10,000 and up	\$18.41 at 5 years
	As low as 4.49%	6-10 years	\$10,000 and up	\$10.36 at 10 years
	As low as 4.99%	11-20 years	\$25,000 and up	\$6.59 at 20 years

[11] New & Used Auto Loans - Rates: APR = Annual Percentage Rate. Loans subject to credit approval. Rates may differ depending on borrower creditworthiness and underwriting factors. Rates reflect discount of up to 80 basis points for GAP, Warranty, and all payment protection products. APR cannot be discounted below 3.09%. Purchase of payment protection products is not required.

[15] Vehicle Loans: APR = Annual Percentage Rate. Loans subject to credit approval. Rates may differ depending on borrower creditworthiness and underwriting factors. Rates reflect discount of 50 basis points for purchase of Guaranteed Auto Protection (GAP), and selection of payment protection. Purchase of payment protection products is not required.

[21] Loans: APR = Annual Percentage Rate. Loans subject to credit approval. Rate may differ depending on borrower creditworthiness and underwriting factors.

[55] Second Lien Home Loan Rates: APR = Annual Percentage Rate. Rates and terms are subject to change without prior notice; other restrictions may apply. Loans subject to credit approval. Individual rate may differ depending on borrower creditworthiness and underwriting factors. Your final APR may vary based upon customary fees and closing costs, which are treatable as interest when calculating your final APR. The payment example does not include amounts for taxes and insurance premiums. If applicable, the actual payment obligation will be greater.

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EffectiveDate: 5/1/2019	Annual Percentage Rate	Index	Loan Amount
Personal Line of Credit [21]	As low as 8.99 - 17.39%	Index 6 Months T-Bill + 4.15% - 12.25% (Floor 8.99% - 17.39% Cap)	Maximum of \$30,000

[21] Loans: APR = Annual Percentage Rate. Loans subject to credit approval. Rate may differ depending on borrower creditworthiness and underwriting factors.

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EffectiveDate: 5/1/2019	Annual Percentage Rate	Term
Certificate Secured Loan [21]	Regular Share Rate + 3%	Same term and maturity as certificate
Savings Secured Loan [21]	Regular Share Rate + 3%	Up to 10 Years

[21] Loans: APR = Annual Percentage Rate. Loans subject to credit approval. Rate may differ depending on borrower creditworthiness and underwriting factors.

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EffectiveDate: 5/1/2019	Annual Percentage Rate
Credit Card [16]	8.99 - 18.00%

[16] Credit Cards: APR = Annual Percentage Rate. Subject to credit approval. Rate may differ depending on borrower creditworthiness and underwriting factors. See our credit card disclosure for complete details.

End of Loans