

Rate Matrix

Effective 11/01/2018

New Auto Rates

Credit Score	Credit	36 Months	48 Months	60 Months	72 Months	84 Months
750 – 850	A+	3.25	3.50	3.75	4.25	4.75
700 – 749	A	3.50	3.75	4.00	4.50	5.00
650 – 699	B	4.25	4.50	4.75	5.25	5.75
600 – 649	C	6.25	6.50	6.75	7.25	7.75
550 – 599	D	10.25	10.50	10.75	11.25	11.75
549 or less	E	13.25	13.50	13.75	14.25	14.75

Boats & Recreation Vehicle's

Credit Score	Credit	36 Months	48 Months	60 Months	72 Months	84 Months
750 – 850	A+	4.50	5.00	5.50	6.00	6.25
700 – 749	A	4.75	5.25	5.75	6.25	6.50
650 – 699	B	5.50	6.00	6.50	7.00	7.25
600 – 649	C	7.50	8.00	8.50	9.00	9.25
550 – 599	D	11.50	12.00	12.50	13.00	13.25
549 or less	E	14.50	15.00	15.50	16.00	16.25

Home Equity 1st Position

Credit Score	Credit	5 Years	10 Years	15 Years
750 – 850	A+	4.25	4.75	5.00
700 – 749	A	4.75	5.25	5.50
650 – 699	B	5.25	5.75	6.00
600 – 649	C	5.75	6.25	6.50
550 – 599	D	6.25	6.75	7.00
549 or less	E	6.75	7.25	7.50

Home Equity 2nd Position

Credit Score	Credit	5 Years	10 Years	15 Years
750 – 850	A+	4.75	5.25	5.50
700 – 749	A	5.25	5.75	6.00
650 – 699	B	5.75	6.25	6.50
600 – 649	C	6.25	6.75	7.00
550 – 599	D	6.75	7.25	7.50
549 or less	E	7.25	7.75	8.00

Used Auto Rates

Credit Score	Credit	36 Months	48 Months	60 Months	72 Months	84 Months
750 – 850	A+	3.75	4.00	4.25	4.75	n/a
700 – 749	A	4.25	4.50	4.75	5.25	n/a
650 – 699	B	5.00	5.25	5.50	6.00	n/a
600 – 649	C	7.00	7.25	7.50	8.00	n/a
550 – 599	D	11.00	11.25	11.50	12.00	n/a
549 or less	E	14.00	14.25	14.50	15.00	n/a

Model Years 2018, 2017, 2016, 2015, 2014 Maximum Loan 72 Months

Model Years 2013, 2012 Maximum Loan 48 Months

Model Years 2011 and older Maximum Loan 36 Months

Older Models add 1%

Older Models add 2%

Personal Loan Rates

Credit Score	Credit	Loan	12 Months	24 Months	36 Months	48 Months
750 – 850	A+	12,000	7.99	8.99	9.99	10.99
700 – 749	A	10,000	8.99	9.99	10.99	11.99
650 – 699	B	10,000	9.99	10.99	11.99	12.99
600 – 649	C	8,000	12.99	13.99	14.99	15.99
550 – 599	D	5,000	14.99	15.99	16.99	17.99
549 or less	E	2,500	15.99	16.99	17.99	17.99

Visa Credit Card Rates

Credit Score	Credit	VISA
750 – 850	A+	12.000 9.90
700 – 749	A	10.000 10.90
650 – 699	B	8.000 12.90
600 – 649	C	5.000 14.90
550 – 599	D	5.000 16.90
549 or less	E	2.500 17.90

Share Secured Loans

Credit Score	Credit	Loan	12 Months	24 Months	36 Months	48 Months
750 or less	All Tiers		3.25	3.25	3.25	3.25

All rates are subject to change

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights are provided in your account agreement.

All loans are subject to cross collateral provisions please read the second paragraph on the back of your note.