



Loan Rate Sheet

(Effective January 8, 2019 until changed)

Your starting annual rate may vary depending on credit worthiness, collateral value, and loan amount.

Rates include an automatic payment (transfer, ACH, or payroll) setup at the time of funding. The funded rate will be 0.25% higher if there is no automatic payment.

Subaccount Type	Approximate Term		ANNUAL PERCENTAGE RATE Fixed	Daily Periodic Rate
Personal	Flexible terms available	As low as	10.49%	0.0287397%
		As high as	22.49%	0.0616164%
New & Used Autos	Up to 84 months	As low as	3.99%	0.0109315%
		As high as	21.74%	0.0595616%
First Auto	Up to 72 months	As low as	10.24%	0.0280548%
		As high as	14.24%	0.0390137%
New/Used RV and Boat 100% Financing	Up to 180 months	As low as	5.74%	0.015726%
		As high as	11.24%	0.0307945%
Motorcycle 100% Financing	Up to 60 months	As low as	7.49%	0.0205205%
		As high as	10.99%	0.0301096%
New and Used ATV and Personal Watercraft 100% Financing	Up to 60 months	As low as	11.99%	0.0328493%
		As high as	15.24%	0.0417534%
Debt Consolidation	Up to 48 months	Tier 1 and 2	10.99%	0.0301096%
			ANNUAL PERCENTAGE RATE Variable	Daily Periodic Rate
Share Secured 3% above share rate	Up to 120 months	3.00% Margin	3.10%	0.0084932%
Share Certificate Secured	Remaining term of Share Certificate		APR is 3% above Share Certificate Rate	
Late Charge	If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part that is late.			
Return Payment	\$26.00			
Re-pricing and Extension fees	\$100.00			
Collection Costs	You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.			

Representative Example: A 72 month loan of \$15,000 at 3.69% APR with 100% financing, would require 71 payments at \$232.60 with one final payment of \$231.94.