



CONSUMER LOAN RATES

Rates are subject to change without notice.

Effective: May 20, 2022

| Consumer Auto Loan Products | | | | |
|--|-----------|--------------------------------|----|--------|
| Model Year | Term | APRs ¹ Ranging From | | |
| New Auto 2022 and Newer and Less than 5k Miles | 1-12 Mos | 0.99% | to | 13.74% |
| | 13-36 Mos | 2.74% | to | 14.74% |
| | 37-48 Mos | 2.99% | to | 14.99% |
| | 49-60 Mos | 2.99% | to | 15.24% |
| | 61-72 Mos | 3.49% | to | 15.99% |
| | 73-84 Mos | 3.99% | to | 16.74% |
| | 85-96 Mos | 6.49% | to | 13.49% |
| Used Auto 2010 or Newer | 1-12 Mos | 1.99% | to | 14.24% |
| | 13-36 Mos | 3.24% | to | 15.24% |
| | 37-48 Mos | 3.49% | to | 15.49% |
| | 49-60 Mos | 3.74% | to | 15.74% |
| | 61-72 Mos | 4.24% | to | 16.49% |
| | 73-84 Mos | 4.49% | to | 17.24% |
| | 85-96 Mos | 6.99% | to | 13.99% |
| Classic Cars 2009 and Older | 1-12 Mos | 4.99% | to | 16.74% |
| | 13-36 Mos | 5.99% | to | 17.74% |
| | 37-48 Mos | 6.24% | to | 17.99% |
| | 49-60 Mos | 6.49% | to | 17.99% |
| | 61-72 Mos | 6.74% | to | 17.99% |
| | 73-84 Mos | 7.49% | to | 13.74% |
| | 85-96 Mos | 9.49% | to | 16.49% |

| Fixed Unsecured Consumer Loan Products | | | | |
|--|-----------|--------------------------------|----|--------|
| Product | Term | APRs ¹ Ranging From | | |
| Personal Loans | 1-12 Mos | 2.99% | to | 14.24% |
| | 13-24 Mos | 6.49% | to | 14.74% |
| | 25-36 Mos | 6.99% | to | 15.24% |
| | 37-48 Mos | 7.24% | to | 15.99% |
| | 49-60 Mos | 7.74% | to | 16.49% |
| | 61-72 Mos | 7.74% | to | 17.49% |
| | 73-84 Mos | 8.49% | to | 17.99% |
| | 73-84 Mos | 14.49% | to | 17.99% |
| Debt Consolidation Loans | 1-12 Mos | 3.49% | to | 16.99% |
| | 13-24 Mos | 9.74% | to | 17.49% |
| | 25-36 Mos | 9.99% | to | 17.99% |
| | 37-48 Mos | 10.24% | to | 17.99% |
| | 49-60 Mos | 10.74% | to | 17.99% |
| | 61-72 Mos | 13.24% | to | 17.99% |
| | 73-84 Mos | 14.49% | to | 17.99% |
| | 73-84 Mos | 14.49% | to | 17.99% |

| Other Secured Consumer Loan Products | | | | |
|--------------------------------------|------------|--------------------------------|--------|--------|
| Product | Term | APRs ¹ Ranging From | | |
| NEW Motorcycle/ATV/ Power Sports | 1-36 Mos | 4.74% | to | 17.49% |
| | 37-48 Mos | 4.99% | to | 17.74% |
| | 49-60 Mos | 5.24% | to | 17.99% |
| | 61-72 Mos | 5.74% | to | 17.99% |
| USED Motorcycle/ATV/ Power Sports | 1-36 Mos | 5.24% | to | 17.99% |
| | 37-48 Mos | 5.49% | to | 17.99% |
| | 49-60 Mos | 5.74% | to | 17.99% |
| | 61-72 Mos | 6.24% | to | 17.99% |
| NEW Boat/RV | 1-36 Mos | 4.24% | to | 16.74% |
| | 37-48 Mos | 4.49% | to | 16.99% |
| | 49-60 Mos | 4.74% | to | 17.24% |
| | 61-72 Mos | 4.99% | to | 17.49% |
| | 73-84 Mos | 5.99% | to | 17.99% |
| | 85-120 Mos | 8.49% | to | 17.99% |
| USED Boat/RV | 1-36 Mos | 4.74% | to | 17.24% |
| | 37-48 Mos | 4.99% | to | 17.49% |
| | 49-60 Mos | 5.24% | to | 17.79% |
| | 61-72 Mos | 5.49% | to | 17.99% |
| | 73-84 Mos | 6.49% | to | 17.99% |
| | 85-120 Mos | 8.99% | to | 17.99% |
| 121-180 Mos | 11.24% | to | 14.24% | |

| Visa Products | |
|--------------------------|--------------------------------|
| Product | APRs ¹ Ranging From |
| VISA Platinum | 3.45% to 17.99% |
| Signature Line of Credit | 7.25% to 17.99% |
| Student Visa | 7.99% |

| Shared Secured Products | |
|-------------------------|--------------------------------|
| Product | APRs ¹ Ranging From |
| Visa Secured | 10.24% |
| Shared Secured | 4% over savings dividend rate |



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We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

¹ANNUAL PERCENTAGE RATES. For all loans, actual annual percentage rate is determined at the time a credit decision is rendered and may be higher than the lowest rate available. Credit history, loan terms, mileage, age of collateral and amount borrowed are all factors that determine rate. Not all borrowers will qualify for the lowest rate. There are NEVER any prepayment penalties for repaying your loan early. All loans are subject to credit approval. Financing available only on vehicles with 100,000 miles or less. As of the date of this disclosure, the Prime Rate is 3.50%