



Current Rates

Effective Date 8/5/2024

Rates are subject to change without notice.

Share Dividend	0.50%
Club Dividend	0.50%
VISA Credit Card	12.00%

Business Loan	120 Months	9.50%
Share Secured	72 Months	3.50%

Personal Loan Up to \$15,000	72 Months	10.25%
Debt Consolidation \$15,000 - \$30,000	72 Months	12.00%
	84 Months	12.25%

Home Equity 80% of appraised value, less any mortgage - \$15,000 Minimum	
Term	Max - \$200,000
5 Years	6.00%
10 Years	6.25%
15 Years	6.50%
20 Years	6.75%

Home Improvement - Up to \$35,000 100% of appraised value, less any mortgage, Board Approved	
60 Months	8.50%
120 Months	8.75%
180 Months	9.00%

Mobile Home - 80% of Manufacturer's Invoice		
2024 - 23	15 Years	10.25%
2022 - Older	10 Years	10.50%

Miscellaneous – Tractor, Snowplow, Lawn & Farm Equipment	
72 Months	9.25%

Motor Home (RV's) - Up to \$125,000		
2024 - 23	15 Years	8.25%
2022 - Older	10 Years	9.00%

Recreational (Boats, Travel Trailers, Campers) Up to \$125,000		
2024 - 23	15 Years	6.99%
2022 - 21	15 Years	7.25%
2020	15 Years	7.50%
2019 - Older	10 Years	7.75%

Motorcycle, Jet Ski, Snowmobile, ATV & UTV		
2024-23	72 Months	9.25%
2022 - Older	60 Months	9.50%

Automobile Loan Rates (New & Used)				
2025-24	72 Mo	4.99%	84 Mo	4.99%
2023	72 Mo	5.99%	84 Mo	5.99%
2022	72 Mo	5.99%	84 Mo	5.99%
2021	60 Mo	5.99%	72 Mo	5.99%
2020	60 Mo	5.99%	72 Mo	5.99%
2019	60 Mo	5.99%	72 Mo	5.99%
2018	60 Mo	5.99%	72 Mo	5.99%
2017-16	48 Mo	5.99%	60 Mo	5.99%
2015-14	42 Mo	5.99%	54 Mo	5.99%
2013-12	36 Mo	5.99%	48 Mo	5.99%
2011-10	30 Mo	5.99%	42 Mo	5.99%
2009 & Older	24 Mo	5.99%	36 Mo	5.99%

Classic Car - Up to \$60,000 - 25 yrs old - Subject to Appraisal	
60 Months	8.00%