



## Current Rates

Effective Date 10/22/2024

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%
Christmas \$2,500 Max	12 Months	8.75%

Home Equity	
80% of appraised value, less any mortgage - \$15,000 Minimum	
Term	Max - \$200,000
5 Years	6.75%
10 Years	7.00%
15 Years	7.25%
20 Years	7.50%

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		
2025 - 24	15 Years	10.25%
2023 - Older	10 Years	10.50%

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

Motor Home (RV's) - Up to \$125,000		
2025 - 24	15 Years	8.25%
2023 - Older	10 Years	9.00%

Recreational (Boats, Travel Trailers, Campers) Up to \$125,000		
2025 - 24	15 Years	7.25%
2023 - 22	15 Years	7.50%
2021	15 Years	7.75%
2020 - Older	10 Years	8.00%

Motorcycle, Jet Ski, Snowmobile, ATV & UTV		
2025 - 24	72 Months	9.25%
2023 - Older	60 Months	9.50%

Automobile Loan Rates (New & Used)				
2025 - 24	72 Mo	5.75%	84 Mo	6.25%
2023	72 Mo	6.75%	84 Mo	7.25%
2022	60 Mo	6.75%	72 Mo	7.25%
2021	60 Mo	6.75%	72 Mo	7.25%
2020	60 Mo	6.75%	72 Mo	7.25%
2019	60 Mo	6.75%	72 Mo	7.25%
2018	60 Mo	6.75%	72 Mo	7.25%
2017-16	48 Mo	6.75%	60 Mo	7.25%
2015-14	42 Mo	6.75%	54 Mo	7.25%
2013-12	36 Mo	6.75%	48 Mo	7.25%
2011-10	30 Mo	6.75%	42 Mo	7.25%
2009 & Older	24 Mo	6.75%	36 Mo	7.25%

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