



**RATES FOR NEW CONSUMER LOAN PROGRAMS**

Rates effective as of  
01-Feb-12

**AUTO LOANS - NEW (2012 MODELS)**

Minimum Down Payment (APR)	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
0%	4.375% / 29.69	4.625% / 22.86	5.125% / 18.93	N/A
5%	4.25% / 29.64	4.50% / 22.80	5.00% / 18.87	N/A
10%	3.875% / 29.47	4.125% / 22.64	4.625% / 18.70	N/A
20%	3.50% / 29.30	3.75% / 22.47	4.25% / 18.53	N/A

**AUTO LOANS- USED (2011 & 2012 MODELS)**

Minimum Down Payment	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
10%	5.00% / 29.97	5.25% / 23.14	5.50% / 19.10	N/A

**AUTO LOANS-USED (2009 & 2010 MODELS)**

Minimum Down Payment	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
15%	5.50% / 30.20	5.75% / 23.37	6.00% 19.33	N//A

**AUTO LOANS-USED (2007-2008 MODELS)**

Minimum Down Payment	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
20%	7.00% / 30.88	N/A	N/A	N/A

**OTHER-NEW \*\***

Down Payment	24 Months (APR) *	36 Months (APR) *	48 Months (APR) *	** Includes motorcycles, small water craft, tractors and other recreational vehicles
5%	6.75% / \$44.66	N/A	N/A	
10%	6.625% / \$44.60	7.00% / \$30.88	N/A	
15%	6.50% / \$44.55	6.75% / \$30.76	7.00% / \$23.95	
20%	6.375% / \$44.49	6.50% / \$30.65	6.75% / \$23.83	

**OTHER-USED \*\***

Down Payment	24 Months (APR) *	36 Months (APR) *	48 Months (APR) *	60 Months (APR)*
25%	8.25% / 45.34	8.50% / 31.57	N/A	N/A

**NEW RECREATIONAL VEHICLES \*\*\***

Down Payment	60 Months (APR) *	72 Months (APR) *	120 Months (APR) *	*** Includes Motor homes, travel trailers and boats
10%	5.75% / 19.22	6.25% / 16.69	6.50% / 11.35	

**USED RECREATIONAL VEHICLES \*\*\***

Down Payment	60 Months (APR) *	72 Months (APR) *	120 Months (APR) *	*** Includes Motor homes, travel trailers and boats
20%	7.00% / 19.80	7.25% / 17.17	N/A	

**Collateral Loan Programs**

AMOUNT	INTEREST RATE
\$1,000-\$10,000	3.00% Over Savings/CD Rate Paid
>\$10,000	2.00% Over Savings/CD Rate Paid

\$25 Doc. prep. fee; Quarterly int. only allowed on loans > \$10,000, unless secured by CD; max. installment term of 60 mos.  
If new customer account must be open at least 30 days

**PERSONAL UNSECURED**

Minimum \$1,000 - Maximum \$10,000.00	60 Months APR 8.50% / \$20.52 *	Qualifying Restrictions Apply
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**PERSONAL CREDIT PROTECTION**

\$500-\$5,000	APR 12.00% / \$10.00
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**DEBT CONSOLIDATION**

Minimum \$2,500 - Maximum \$15,000	60 Months APR 8.875% / 20.70
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**12 month deposit history and autopayment from PB deposit account is required for All Unsecured Loans**

The APR and Interest Rates above assume a credit score of 720 or greater. Interest Rates and APRs are based on credit score at time of application and terms offered are based on the information obtained from a consumer report.  
Credit score less than 720 or greater than 680 add .25% to interest rate. Credit score less than 680 add .75% to interest rate.

Banks posted rate assumes autopay from PB deposit acct; Add .25% for non autopay - applies to secured loans only.



\* Payment shown after each APR is based on \$1000 Loan Amount  
\*\* Includes motorcycles, small water craft, tractors and other recreational vehicles  
\*\*\* Includes Motor homes, travel trailers and boats



Note: APR = Annual Percentage Rate

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