

**AUTO LOANS - NEW (2016 & 2017 MODELS)**

Minimum Down Payment (APR)	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
0%	2.875% / \$29.03	3.125% / \$22.19	3.625% / \$18.25	3.875% / \$15.59
5%	2.75% / \$28.97	3.00% / \$22.13	3.50% / \$18.19	3.75% / \$15.53
10%	2.375% / \$28.81	2.625% / \$21.97	3.125% / \$18.02	3.375% / \$15.36
20%	1.99% / \$28.64	2.25% / \$21.80	2.75% / \$17.86	3.00% / \$15.19

**AUTO LOANS- USED (2015 & 2016 MODELS)**

Minimum Down Payment	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
10%	3.50% / \$29.30	3.75 / \$22.47	4.00% / \$18.42	N/A

**AUTO LOANS-USED (2013 & 2014 MODELS)**

Minimum Down Payment	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
15%	4.00% / \$29.52	4.25% / \$22.69	4.50% / \$18.64	N/A

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

Minimum Down Payment	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
20%	5.50% / \$30.20	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%	5.25% / \$43.98	N/A	N/A	
10%	5.125% / \$43.93	5.50% / \$30.20	N/A	
15%	5.00% / \$43.87	5.25% / \$30.08	5.50% / \$23.26	
20%	4.875% / \$43.82	5.00% / \$29.97	5.25% / \$23.14	

**OTHER-USED \*\***

Down Payment	24 Months (APR) *	36 Months (APR) *	48 Months (APR) *	60 Months (APR)*
25%	6.75% / \$44.66	7.00% / \$30.88	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%	3.25% / \$18.08	3.75% / \$15.53	4.00% / \$10.12	

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

Down Payment	60 Months (APR) *	72 Months (APR) *	120 Months (APR) *	*** Includes Motor homes, travel trailers and boats
20%	5.50% / \$19.10	5.75% / \$16.46	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 5.50% / \$19.10 *	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 6.375% / \$19.51
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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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