

Secured Consumer Loans; Bank posted rate assumes autopay, Add .25% for non autopay
AUTO LOANS - NEW (2018 & 2019 MODELS)

Minimum Down Payment (APR)	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
0%	3.375% / \$29.25	3.625% / \$22.41	4.125% / \$18.47	4.375% / \$15.82
5%	3.25% / \$29.19	3.50% / \$22.36	4.00% / \$18.42	4.25% / \$15.76
10%	2.875% / \$29.02	3.125% / \$22.19	3.625% / \$18.25	3.875% / \$15.59
20%	2.49% / \$28.86	2.75% / \$22.02	3.25% / \$18.08	3.50% / \$15.42

AUTO LOANS- USED (2017 & 2018 MODELS)

Minimum Down Payment	36 Months (APR) *	48 Months (APR) *	60 Months (APR) *	72 Months (APR) *
10%	4.00% / \$29.52	4.25 / \$22.69	4.50% / \$18.64	N/A

AUTO LOANS-USED (2015 & 2016 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 (2013-2014 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%	6.25% / \$44.43	N/A	N/A	
10%	6.125% / \$44.38	6.50% / \$30.65	N/A	
15%	6.00% / \$44.32	6.25% / \$30.54	6.50% / \$23.71	
20%	5.875% / \$44.26	6.00% / \$30.42	6.25% / \$23.60	

OTHER-USED **

Down Payment	24 Months (APR) *	36 Months (APR) *	48 Months (APR) *	60 Months (APR)*
25%	7.75% / \$45.11	8.00% / \$31.34	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%	5.25% / \$18.99	5.75% / \$16.46	6.00% / \$11.10	

USED RECREATIONAL VEHICLES ***

Down Payment	60 Months (APR) *	72 Months (APR) *	120 Months (APR) *	*** Includes Motor homes, travel trailers and boats
20%	6.50% / \$19.57	6.75% / \$16.93	N/A	

Collateral Loan Programs

AMOUNT	INTEREST RATE
\$1,000 min loan amt	3.00% 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.	

Unsecured Consumer Loans requires a 12 month deposit history and autopay from PB account.

If new customer account must be open at least 30 days

PERSONAL UNSECURED

Minimum \$1,000 - Maximum \$10,000.00	60 Months APR 7.50% / \$20.04 *	Qualifying Restrictions Apply

PERSONAL CREDIT PROTECTION

\$500-\$5,000	APR 12.00% / \$25.00 min
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DEBT CONSOLIDATION

Minimum \$2,500 - Maximum \$15,000	60 Months APR 8.25% / \$20.40
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UNSECURED HOME IMPROVEMENT LOAN

Minimum \$2,500 - Maximum \$15,000 / 84 months max term APR 5.50% / \$14.37 / Min. 12 months home ownership

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.



* 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

