

## LOAN RATES EFFECTIVE September 1, 2017



**All rates are subject to change without notice. Please contact a Loan Services for current rates at 414-649-7948**

**All loans qualify for 1/4 % reduction with payroll deduction. Additional 1/4% Off Any Hybrid**

### NEW & USED 2017 - 2012 MODELS (Additional 1/4% off Hybrid)

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
New & Used	24 months	2.99%	100% Financing	\$42.98
New & Used	24 months	2.79%	80% Financing	\$42.89
New & Used	36 months	3.25%	100% Financing	\$29.20
New & Used	36 months	2.99%	80% Financing	\$29.08
New & Used	48-60 months	3.59%	100% Financing	\$22.40 / \$18.24
New & Used	48-60 months	3.24%	80% Financing	\$22.24 / \$18.08
New & Used 2017-2014	72 months	3.59%	100% Financing (must have 680+ FICO & DTI<35%)	\$15.47
k		3.49%	80% Financing (must have 680+ FICO & DTI<35%)	\$15.42

### OLDER MODELS (Additional 1/4% off Hybrid)

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
2011-2008	24 months	3.19%	100% Financing	\$43.07
2011-2008	24 months	2.99%	80% Financing	\$42.98
2011-2008	36 months	3.45%	100% Financing	\$29.29
2011-2008	36 months	3.19%	80% Financing	\$29.17
2011-2008	48-60 months	3.79%	100% Financing	\$22.49 / \$18.33
2011-2008	48-60 months	3.44%	80% Financing	\$22.33 / \$18.17
2007 & Older Models	24 months	3.44%	80% Financing	\$43.18
	36 months	3.44%	80% Financing	\$29.28
	48 months	3.44%	80% Financing	\$22.33

**FIRST CAR SPECIAL: Any model year, 80% financing, 5 basis points less than rates above**

**FIRST CAR SPECIAL: Any model year, 48 months 3.09% 100% financing**

**NEW GRADUATE / BACK-TO-SCHOOL USED AUTO SPECIAL (Co-Signer Required; 6 months prior or 1 year after graduation to qualify)**

2011 & Newer	60 months	3.69%	90% Financing	\$18.19
2010 & Older	48 months	3.89%	90% Financing	\$220.53

**MORTGAGE LOAN SPECIAL: \$499 closing costs on new First Mortgages < \$424,100; \$999 closing costs on mortgages > \$424,100**

**First Mortgage Financing up to 95% loan to value with private mortgage insurance (PMI)**

First Mortgages Term	APR Base / Payroll	NO Points or Application Fees	Monthly Payment Per \$10,000 Borrowed
15 years 80% financing	3.84% / 3.59% (5 year demand; rate fixed for five years)		\$73.18/ \$71.94
	3.45% With 731+ FICO		\$71.26
30 years 80% financing	4.65% / 4.40% (5 year demand; rate fixed for five years)		\$51.58/ \$50.10
	4.30% With 731+ FICO		\$49.51
Second Mortgages Term	APR Base / Payroll	80% Loan to Value NO Points or Application Fees	Monthly Payments Per \$10,000 Borrowed
3 year SPECIAL	3.60% / 3.35%	Terms to 10 years; 3 year demand or fixed (2.99% 731+ FICO)	\$99.38 / \$98.21 / \$96.53
4 years	3.75% / 3.50%	Terms to 10 years; 4 year demand or fixed (3.29% 731+ FICO)	\$100.09 / \$98.91 / \$97.92
5 years	3.75% / 3.50%	Terms to 10 years; 5 year demand or fixed (3.29% 731+ FICO)	\$100.09 / \$98.91 / \$97.92

### HOME EQUITY LINE OF CREDIT

APR	Loan to Value	Qualifies for 1/4% off with payroll deduction, subject to floor	Current Prime Rate 4.25%
4.25%	80%	Variable Rate	Floor = 4.0%
		Rate is based on Prime rate	

### PERSONAL LOANS

Term	APR	Monthly Payment Per \$1,000 Borrowed
Signature/Consolidation/Credit Builder - 12 months max	9.24%	\$87.56
Signature/Consolidation to \$2,500 - 36 months max	12.00%	\$33.32
Signature/Consolidation > \$2,500 - 36 months max	12.25%	\$33.35
Share Secured - 36 months	2.89%	\$29.04
Kwik Cash - 3% per \$100 borrowed	12.25%	\$30.00
Furniture	12.25%	\$33.35

### BOAT LOANS SPECIAL- Same Rates as Autos - 80% Financing

#### NEW & USED 2017 - 2009

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
New & Used	24 months	2.79%	80% Financing	\$42.89
New & Used	36 months	2.99%	80% Financing	\$29.08
New & Used	48-60 months	3.24%	80% Financing	\$22.24 / \$18.08
New & Used 2017-2014	72 Months	3.49%	80% Financing (must have 680+ FICO & DTI<35%)	\$15.42

### MOTORCYCLES, MOBILE HOMES

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
New	24 - 60 months	3.14%	20% down payment	\$43.05 / \$29.15 / \$22.20 / \$18.04
New	24 - 60 months	4.14%	15% down payment	\$43.49 / \$29.59 / \$22.65 / \$18.48
Used 2017-2012	24 - 60 months	3.14%	20% down payment	\$43.05 / \$29.15 / \$22.20 / \$18.04
2011 & Older	48 months max	3.54%	20% down payment	\$22.38

**APR is the Annual Percentage Rate. Membership Eligibility Required. Equal Housing Opportunity. Your actual rate will be based on criteria such as your credit score, credit history, and payment method. Rates are subject to change without notice.**