

## LOAN RATES EFFECTIVE August 1, 2018



*All rates are subject to change without notice. Please contact 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*

**Receive cash back = 75% of your first payment for all autos, motorcycles and boats through 08/31/2018**

**NEW MODELS < 10,000 MILES (Additional 1/4% off Hybrid)**

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
New	24 - 36 months	3.10%	100% Financing/	2nd payment is with payroll deduction \$43.03/\$29.13
New	24 - 36 months	2.99%	80% Financing	\$42.99/\$29.09
New	48 - 60 months	3.59	100% Financing	\$22.40/\$18.24
New	48 - 60 months	3.34	80% Financing	\$22.29/\$18.13
New	72 months	3.74	100% Financing (must have 680+ FICO & DTI<=35%)	\$15.54
New	72 months	3.64	80% Financing (must have 680+ FICO & DTI<=35%)	\$15.49

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

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
2017 - 2012	24 - 36 months	3.30%	100% Financing	2nd payment is with payroll deduction \$43.12/\$29.22
2017 - 2012	24 - 36 months	3.19%	80% Financing	\$43.07/\$29.17
2017 - 2012	48 - 60 months	3.69%	100% Financing	\$22.45/\$18.28
2017 - 2012	48 - 60 months	3.44%	80% Financing	\$22.34/\$18.17
2017 - 2014	72 months	3.79%	100% Financing (must have 680+ FICO & DTI<=35%)	\$15.56
2017 - 2014	72 months	3.69%	80% Financing (must have 680+ FICO & DTI<=35%)	\$15.51

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
2011-2008	24 months	3.39%	100% Financing	2nd payment is with payroll deduction \$43.16
2011-2008	24 months	3.19%	80% Financing	\$43.07
2011-2008	36 months	3.65%	100% Financing	\$29.38
2011-2008	36 months	3.39%	80% Financing	\$29.26
2011-2008	48-60 months	3.99%	100% Financing	\$22.58 / \$18.42
2011-2008	48-60 months	3.64%	80% Financing	\$22.43 / \$18.26
2007 & Older Models	24 months	3.69%	100% Financing	\$43.30
2007 & Older Models	24 months	3.49%	80% Financing	\$43.21
2007 & Older Models	36 months	3.95%	100% Financing	\$29.51
2007 & Older Models	36 months	3.69%	80% Financing	\$29.40
2007 & Older Models	48 - 60 months	3.94%	80% Financing	\$22.56/\$18.40

**MORTGAGE LOAN SPECIAL: \$499 closing costs on new First Mortgages <= \$424,100; \$999 closing costs on mortgages > \$424,100 through August 31, 2018. First Mortgage Financing up to 95% loan to value with private mortgage insurance (PMI)**

First Mortgages	APR	NO Points or Application Fees	Monthly Payment Per \$10,000 Borrowed
Term	Base / Payroll		
15 years 80% financing	4.34% / 4.09% (5 year demand; rate fixed for five years)		\$75.70/\$74.44
	3.95% With 731+ FICO		\$73.74
30 years 80% financing	4.84% / 4.59% (5 year demand; rate fixed for five years)		\$52.72/ \$51.22
	4.49% With 731+ FICO		\$50.62
Second Mortgages	APR	80% Loan to Value	Monthly Payments Per \$10,000 Borrowed
Term	Base / Payroll	NO Points or Application Fees	
3 year	4.60% / 4.35%	Terms to 10 years; 3 year demand or fixed (3.99% 731+ FICO)	\$104.13/ \$102.93 / \$101.21
4 years	4.70% / 4.45%	Terms to 10 years; 4 year demand or fixed (3.29% 731+ FICO)	\$104.61/ \$103.41 / \$102.40
5 years	4.70% / 4.45%	Terms to 10 years; 5 year demand or fixed (3.29% 731+ FICO)	\$104.61 / \$103.41 / \$102.40

**HOME EQUITY LINE OF CREDIT**

APR	Loan to Value	Variable Rate	Current Prime Rate 4.75% Floor = 4.0%
4.50%	80%	Rate is based on Prime rate - 1/4% with payroll	

**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	3.24%	\$29.20
Kwik Cash - 3% per \$100 borrowed	12.25%	\$30.00
Furniture	12.25%	\$33.35

**BOAT LOANS SPECIAL- Same Rates as Used Autos - 80% Financing**

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
New & Used	24 months	3.19%	80% Financing	Monthly Payment \$43.07
New & Used	36 months	3.19%	80% Financing	\$29.17
New & Used	48-60 months	3.44%	80% Financing	\$22.34/ \$18.17
New & Used 2018-2014	72 Months	3.69%	80% Financing (must have 680+ FICO & DTI<=35%)	\$15.51

**MOTORCYCLES, MOBILE HOMES**

<b>Model Year</b>	<b>Term</b>	<b>APR</b>	<b>Down Payment</b>	<b>Monthly Payment Per \$1,000 Borrowed</b>
New	24 - 60 months	3.59%	20% down payment	\$43.25 / \$29.35 / \$22.40 / \$18.24
New	24 - 60 months	4.34%	15% down payment	\$43.58 / \$29.68 / \$22.74 / \$18.58
Used 2017-2012	24 - 60 months	3.59%	20% down payment	\$43.25 / \$29.35 / \$22.40 / \$18.24
2011 & Older	48 months max	3.79%	20% down payment	\$22.49

*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.*