

LOAN RATES EFFECTIVE April 1, 2018



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 2018 - 2012 MODELS (Additional 1/4% off Hybrid)

Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
New & Used	24 months	3.10%	100% Financing	\$43.03
New & Used	24 months	2.99%	80% Financing	\$42.98
New & Used	36 months	3.10%	100% Financing	\$29.13
New & Used	36 months	2.99%	80% Financing	\$29.08
New & Used	48-60 months	3.49%	100% Financing	\$22.35 / \$18.19
New & Used	48-60 months	3.24%	80% Financing	\$22.24 / \$18.08
New & Used 2018-2014	72 months	3.59%	100% Financing (must have 680+ FICO & DTI<35%)	\$15.47
		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%	100% Financing	\$43.18
	24 months	3.24%	80% Financing	\$43.09
	36 months	3.70%	100% Financing	\$29.40
	36 months	3.44%	80% Financing	\$29.28
	48 months	3.69%	80% Financing	\$22.45
	60 months	3.69%	80% Financing	\$18.28

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	APR	NO Points or Application Fees	Monthly Payment Per \$10,000 Borrowed
Term	Base / Payroll		
15 years 80% financing	4.14% / 3.89% (5 year demand; rate fixed for five years)		\$74.68/ \$73.43
	3.75% With 731+ FICO		\$72.73
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	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

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.