

Installment Loans Disclosure



Annual Percentage Rate

Rates range from 3.25% APR to 21.00% APR and will vary based on loan type, collateral, term, amount requested, credit score, and the applicant's overall relationship with the Bank.

Term	Minimum 12 Months
	Maximum 60 Months on personal loans
	Maximum 66 Months on automobile loans
	Maximum 180 Months on RV, boat and horse trailer loans
Late Charge	\$18.50
Finance Charge method	Simple interest
Prepayment Penalty	None
Returned Item	\$20.00