

<b>Risk Based Rate Sheet</b>							
<b>For internal use only.</b>							
<i>Effective August 1, 2024</i>							
Auto/Truck		A+	A	B	C	D	E
	Term	> 720	720-680	679-640	639-600	599-570	569 or Below
<b>2025-2024</b>							
	up to 60	6.75%	7.00%	7.50%	8.00%	10.25%	13.50%
	up to 72	7.25%	7.50%	8.00%	8.50%	10.75%	14.00%
	<i>If over \$30,000 max term</i>						
	up to 84	7.75%	8.00%	8.50%	9.25%	11.50%	14.75%
	<i>(Notes on WS) If over \$50,000 max term</i>						
	up to 120	8.75%	9.00%	9.50%	12.25%	14.75%	17.75%
<b>2023-2022</b>							
	up to 60	7.25%	7.50%	8.00%	8.50%	10.75%	14.00%
	up to 72	7.50%	7.75%	8.25%	8.75%	11.00%	14.25%
	<i>If over \$30,000 max term</i>						
	up to 84	8.00%	8.25%	8.75%	9.50%	11.75%	15.00%
	<i>(Notes on WS) If over \$50,000 max term</i>						
	up to 120	9.00%	9.25%	10.75%	12.50%	15.00%	18.00%
<b>2021-2020</b>							
	up to 60	7.50%	7.75%	8.25%	9.25%	11.25%	14.25%
	up to 72	7.75%	8.00%	8.50%	9.50%	11.75%	14.75%
	<i>If over \$30,000 max term</i>						
	up to 84	8.25%	8.50%	9.25%	10.00%	12.25%	16.00%
	<i>(Notes on WS) If over \$50,000 max term</i>						
	up to 120	9.25%	9.50%	11.00%	12.75%	15.50%	18.75%
<b>2019-2018</b>							
	up to 48	7.50%	7.75%	8.50%	9.25%	11.75%	15.75%
	up to 60	8.00%	8.25%	9.00%	9.75%	12.25%	16.00%
	up to 72	8.50%	9.00%	9.75%	10.50%	13.00%	16.75%
	<i>If over \$30,000 max term</i>						
	up to 84	9.00%	9.75%	10.25%	11.50%	14.00%	18.25%
	<i>(Notes on WS) If over \$50,000 max term</i>						
	up to 120	10.00%	10.75%	11.00%	13.75%	16.50%	20.75%
<b>2017 &amp; Older</b>							
	up to 36	8.50%	8.75%	9.50%	11.50%	14.00%	18.00%
	up to 48	9.00%	9.50%	10.00%	12.75%	15.50%	19.50%
	up to 72	9.75%	10.25%	11.00%	13.50%	16.25%	20.00%
	<i>If over \$30,000 max term</i>						
	up to 84	10.25%	10.75%	11.75%	15.00%	17.75%	20.75%
	<i>(Notes on WS) If over \$50,000 max term</i>						
	up to 120	11.25%	11.75%	12.75%	15.25%	18.75%	21.00%
<b>Vehicles 10 years or older: Use the Average JD Power value</b>							
<i>*For Vehicles with over 100,000 miles, ADD 1% increase to rate.</i>							
Boats / RV's / Motorcycles		A+	A	B	C	D	E
	Term	> 720	720-680	679-640	639-600	599-570	569 or Below
<b>2025-2024</b>							
	up to 60	7.25%	7.50%	8.00%	8.50%	10.75%	14.00%
	up to 72	7.50%	7.75%	8.25%	8.75%	11.00%	14.50%
	<i>If over \$30,000 max term</i>						
	up to 84	8.00%	8.25%	8.75%	9.50%	12.00%	15.75%
	<i>If over \$40,000 max term</i>						
	up to 120	9.00%	9.25%	9.75%	12.75%	15.25%	19.00%
	<i>If over \$50,000 max term</i>						
	up to 180	9.50%	10.50%	11.00%	14.00%	16.00%	21.00%
<b>2023-2022</b>							
	up to 60	7.50%	7.75%	8.25%	9.25%	11.25%	14.25%
	up to 72	7.75%	8.00%	8.75%	9.75%	12.00%	15.00%
	<i>If over \$30,000 max term</i>						
	up to 84	8.25%	8.50%	9.00%	11.00%	13.00%	16.00%
	<i>If over \$40,000 max term</i>						
	up to 120	9.25%	9.50%	11.00%	13.00%	16.00%	19.00%
	<i>If over \$50,000 max term</i>						
	up to 180	10.00%	11.00%	12.00%	14.50%	19.00%	22.00%
<b>2021-2020</b>							
	up to 60	7.75%	8.00%	8.75%	10.25%	12.25%	16.25%
	up to 72	8.25%	8.50%	9.00%	10.75%	12.75%	16.75%
	<i>If over \$30,000 max term</i>						
	up to 84	9.25%	9.75%	10.25%	12.00%	13.75%	17.25%
	<i>If over \$40,000 max term</i>						
	up to 120	10.50%	11.00%	11.75%	14.00%	16.50%	19.50%
	<i>If over \$50,000 max term</i>						
	up to 180	11.00%	12.00%	12.75%	15.50%	19.25%	22.25%
<b>2019-2018</b>							
	up to 48	7.75%	8.00%	9.00%	10.25%	12.50%	16.25%
	up to 60	8.50%	8.75%	9.75%	10.75%	13.75%	17.25%
	up to 72	9.50%	10.00%	10.50%	11.50%	14.50%	18.50%
	<i>If over \$30,000 max term</i>						
	up to 84	9.75%	11.00%	11.50%	12.50%	16.25%	19.50%
	<i>If over \$40,000 max term</i>						
	up to 120	11.25%	12.25%	12.75%	15.75%	19.50%	22.50%
	<i>If over \$50,000 max term</i>						
	up to 180	12.00%	13.00%	14.25%	17.25%	21.00%	23.50%
<b>2017 &amp; Older</b>							
	up to 36	8.75%	9.00%	10.00%	12.00%	14.50%	18.50%
	up to 48	9.50%	10.00%	10.75%	13.25%	16.00%	20.00%
	up to 72	10.75%	11.25%	12.25%	14.50%	17.00%	20.75%
	<i>If over \$30,000 max term</i>						
	up to 84	11.00%	11.50%	12.75%	16.00%	18.50%	22.00%
	<i>If over \$40,000 max term</i>						
	up to 120	12.00%	12.50%	13.75%	16.50%	20.75%	22.75%
	<i>If over \$50,000 max term</i>						
	up to 180	12.50%	13.50%	14.75%	18.00%	21.75%	23.75%
<b>Boats, RVs, MCs 10 years or older: Use the Average JD Power value</b>							
Other Collateral		A+	A	B	C	D	E
	Term	> 720	720-680	679-640	639-600	599-570	569 or Below
<b>2025-2024</b>							
	up to 48	7.50%	7.75%	8.25%	8.75%	11.00%	14.25%

	up to 60	7.75%	8.00%	8.50%	9.00%	11.25%	14.50%	
	<i>If over \$20,000 max term</i>	up to 72	8.00%	8.25%	9.00%	9.50%	12.00%	15.50%
	<i>If over \$30,000 max term</i>	up to 84	8.50%	8.75%	9.50%	10.50%	13.00%	17.00%
	<i>If over \$50,000 max term</i>	up to 120	10.00%	10.25%	11.50%	14.00%	16.75%	20.75%
<b>2023-2022</b>								
	up to 48	7.75%	8.00%	8.50%	9.00%	11.25%	14.50%	
	up to 60	8.00%	8.25%	8.75%	10.00%	12.00%	15.50%	
	<i>If over \$20,000 max term</i>	up to 72	8.25%	9.00%	9.50%	10.75%	13.00%	16.50%
	<i>If over \$30,000 max term</i>	up to 84	8.75%	9.50%	10.00%	12.00%	14.00%	17.50%
	<i>If over \$50,000 max term</i>	up to 120	10.50%	10.75%	12.00%	14.50%	17.25%	21.25%
<b>2021-2020</b>								
	up to 48	8.00%	8.25%	8.75%	9.50%	12.50%	15.00%	
	up to 60	8.25%	8.50%	9.25%	10.50%	13.25%	17.25%	
	<i>If over \$20,000 max term</i>	up to 72	8.75%	9.25%	10.25%	11.25%	14.25%	18.25%
	<i>If over \$30,000 max term</i>	up to 84	9.50%	9.75%	10.75%	11.75%	15.25%	19.50%
	<i>If over \$50,000 max term</i>	up to 120	10.50%	11.50%	12.25%	14.75%	17.50%	22.25%
<b>2019-2018</b>								
	up to 48	8.25%	8.50%	9.50%	11.25%	13.50%	17.25%	
	up to 60	9.00%	9.25%	10.25%	11.75%	14.75%	18.25%	
	<i>If over \$20,000 max term</i>	up to 72	10.00%	10.50%	11.25%	12.50%	15.50%	19.50%
<b>2017 &amp; Older</b>								
	up to 48	10.50%	11.00%	11.75%	14.25%	17.25%	21.00%	
	<i>If over \$20,000 max term</i>	up to 72	11.75%	12.25%	13.25%	15.50%	18.50%	22.50%
<b>Collateral 10 years or older: Use the Average JD Power value</b>								
Home Equity - Traditional	up to 84	7.25%	7.50%	8.00%	8.75%			
	up to 120	7.50%	7.75%	8.25%	9.00%			
	up to 180	8.00%	8.25%	8.75%	9.25%			
Home Equity - Manufactured	up to 84	9.25%	9.50%	10.00%	10.75%			
	up to 120	9.50%	9.75%	10.25%	11.00%			
	up to 180	10.00%	10.25%	10.75%	11.25%			
Home Equity - Line of Credit	180	P+0.00	P+1.25	P+2.50	P+4.00			
<b>All Second Liens, Add 2 % to the Rate</b>								
Unsecured		<b>A+</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	
	<b>Term</b>	<b>&gt; 720</b>	<b>720-680</b>	<b>679-640</b>	<b>639-600</b>	<b>599-570</b>	<b>569 or Below</b>	
Signature								
<i>Aggregate Unsecured Maximums:</i>		\$30,000	\$30,000	\$30,000	\$20,000	\$3,000	\$2,500	
					<i>w/ Qualifying Guarantor</i>	\$30,000	\$30,000	\$30,000
<i>Up to \$10,000.00</i>	up to 12	8.50%	9.00%	9.25%	12.00%	14.25%	17.00%	
	up to 24	9.25%	9.50%	9.75%	12.50%	14.75%	17.50%	
	up to 36	10.00%	10.25%	10.50%	13.25%	15.50%	18.25%	
	up to 48	10.50%	10.75%	11.00%	14.00%	16.00%	19.00%	
	up to 60	11.25%	11.50%	11.75%	14.75%	17.75%	19.50%	
<i>\$10,000.01 to \$30,000</i>	up to 36	11.50%	11.75%	12.00%	15.00%	17.25%	20.25%	
	up to 48	12.25%	12.50%	12.75%	16.00%	18.75%	21.50%	
	up to 60	13.00%	13.25%	13.50%	17.00%	19.75%	23.25%	
	up to 72	14.00%	14.25%	14.50%	17.50%	21.00%	24.25%	
LOC								
<i>Up to \$10,000.00</i>	24 mo rev	10.50%	11.25%	12.25%	15.00%	17.25%	21.00%	
<i>\$10,000.01 to \$30,000</i>	24 mo rev	11.50%	12.50%	13.50%	16.50%	18.75%	21.75%	
VISA	24 mo rev	8.25%	9.25%	11.50%	15.90%	18.00%	18.00%	
Credit Builder Products		<b>A+</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	
	<b>Term</b>	<b>&gt;720</b>	<b>720-680</b>	<b>679-640</b>	<b>639-600</b>	<b>599-570</b>	<b>569 or Below</b>	
Share Secured Stepping Stone Loan <i>Up to \$1,000</i>	up to 12	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	
Share Secured Anchor Loan <i>Up to \$5,000</i>	up to 36	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	
Share Secured VISA	24 mo rev	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	

**Life Boat Loans ... have set terms, rates and amounts & \$15 Expediting Fee**

"Sprint" Life Boat Loan = \$300	3 Month Term	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
"Captain" Life Boat Loan = \$600	6 Month Term	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
"Admiral" Life Boat Loan = \$900	9 Month Term	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%



We comply with the Federal Fair Housing and Equal Credit Opportunity Act.

Disclaimer- These are general guidelines, exceptions may occur.



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