



Your FICO score will determine the loan's interest rate. Other considerations include term, down payment, collateral, automatic loan payment and debt-to-income ratio.

FICO Tier	FICO Range
4	720+
3	700 - 719
2	640 - 699
1	620 - 639

CONSUMER LOAN RATES

BOAT

Loan Type	Term	FICO Tier	Rate	Down Payment	Term	FICO Tier	Rate	Down Payment
2019 - 2020 New Service Fee \$150	180 Months	4	6.99%	10%	120 Months	4	5.99%	10%
		3	7.99%	10%		3	6.99%	10%
		2	8.99%	15%		2	7.99%	15%
		1	9.99%	20%		1	8.99%	20%
2018 - 2012 Used Service Fee \$150	120 Months	4	7.99%	10%	60 Months	4	6.99%	10%
		3	8.99%	10%		3	7.99%	10%
		2	9.99%	15%		2	8.99%	15%
		1	10.99%	20%		1	9.99%	20%

CERTIFICATE OF DEPOSIT AS COLLATERAL

SAVINGS AS COLLATERAL

Service Fee \$50	Rate 3% over CD rate - Minimum rate 6.25%	Service Fee \$50	Rate 6.25%
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All CDs are to be held for safe keeping.

MOTORCYCLES / SNOWMOBILES / JET SKIS

Loan Type	Term	FICO Tier	Rate	Down Payment	Term	FICO Tier	Rate	Down Payment
New/Used 2012-2020 Service Fee \$150	48 Months	4	7.99%	10%	36 Months	4	6.99%	10%
		3	8.99%	10%		3	7.99%	10%
		2	9.99%	15%		2	8.99%	15%
		1	10.99%	20%		1	9.99%	20%

OVERDRAFT PROTECTION

Loan Type	FICO Tier	Rate
Overdraft Protection Annual Fee \$15	4	12.00%
	3	N/A
	2	N/A
	1	N/A

****FOLLOW THE GUIDELINES FOR UNSECURED CREDIT EXCEPT FOR THE TERM**

RECREATIONAL VEHICLES / TRAILERS / CAMPERS /TRACTORS

Loan Type	Term	FICO Tier	Rate	Down Payment	Term	FICO Tier	Rate	Down Payment
2019 - 2020 New Service Fee \$150	180 Months	4	6.99%	10%	120 Months	4	5.99%	10%
		3	7.99%	10%		3	6.99%	10%
		2	8.99%	15%		2	7.99%	15%
		1	9.99%	20%		1	8.99%	20%
2018 - 2012 Used Service Fee \$150	120 Months	4	7.99%	10%	60 Months	4	6.99%	10%
		3	8.99%	10%		3	7.99%	10%
		2	9.99%	15%		2	8.99%	15%
		1	10.99%	20%		1	9.99%	20%

UNSECURED

Loan Type	Term	FICO Tier	Rate	Term	FICO Tier	Rate
Unsecured Maximum APR is 21% with service fee of \$150.00	48 Months	4	13.00%	36 Months	4	12.00%
		3	N/A		3	N/A
		2	N/A		2	N/A
		1	N/A		1	N/A

Note: Rates listed require automatic loan payment from a FSB account - otherwise rates are .375% higher

UNSECURED LOANS:

- Maximum loan amount \$4,999.99
- Established FSB customer with a minimum 5 year deposit history
- Maximum loan amount not to exceed 12 month average daily balance in deposit account
- The maximum term is 48 months, but the monthly payment must be equal to at least \$100
- The applicant's credit score must be at least 740
- The applicant's debt-to-income ratio must be equal to or less than 43%.

UNSECURED LOANS WILL NOT BE MADE FOR THE FOLLOWING PURPOSES:

- Down payment for the purchase of real estate
- General business or commercial use when associated collateral is available
- Purchase of land
- Purchase of stock or other securities
- Debt consolidation

NOTE: UNSECURED LOANS NEED APPROVAL FROM MARC RENEAU OR RAMONA KETHE