



Your FICO score is one factor in your loan's interest rate.

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

Consumer Loan Rates

Boat

Model Year	Term	FICO Tier	Rate	Down Payment	Term	FICO Tier	Rate	Down Payment
2016/2017 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%
2015- 2009 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

Service Fee \$50	Rate 3% over CD rate - Minimum 6.25%
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Savings as Collateral

Service Fee \$50	Rate 6.25%
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All CDs are to be held for safe keeping.

Motorcycles / Snowmobiles / Jet Skis

Model Year	Term	FICO Tier	Rate	Down Payment	Term	FICO Tier	Rate	Down Payment
New/Used 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	4	12.00%
	3	14.00%
	2	N/A
	1	N/A

Recreational Vehicles/Trailers/Campers/Tractors

Model Type	Term	FICO Tier	Rate	Down Payment	Term	FICO Tier	Rate	Down Payment
2016/2017 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%
2015 - 2009 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 fee	48 Months	4	13.00%	36 Months	4	12.00%
		3	14.00%		3	13.00%
		2	N/A		2	N/A
		1	N/A		1	N/A

Note: Rates listed require automatic loan payment from a First State Bank account - otherwise rates are .25% higher.

Interest rates are determined by FICO score, term, down payment, collateral, automatic loan payment and debt-to-income ratio.