



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

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

Auto Loan Rates

Car Model Year	Max Term	FICO Tier	Rate	Down Payment
2015/2016 New Service Fee \$75	60 Months	4	2.49	10%
		3	2.99	10%
		2	3.49	10%
		1	3.99	10%
2014-2008 Used Service Fee \$75	48 Months	4	2.99	10%
		3	3.49	10%
		2	4.49	10%
		1	4.99	10%

Note: Rates listed require automatic loan payment from a First State Bank Account. If automatic payment is stopped prior to loan payoff, rate will increase 1%.

Lowest annual percentage rate assume excellent credit history, automatic loan payment from a FSB account, 10% down payment on a new car financed for 60 months. A \$25,000 purchase under these assumptions, including a \$75 service fee, would result in a \$400.55 monthly payment.