

9/12/2022



Your FICO score will determine the loan's interest rate.

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

PROMOTIONAL RATES

AUTO LOAN

Model Year	Term	FICO Tier	APR	Down Payment	Term	FICO Tier	APR	Down Payment
2020 - 2023 Service Fee Waived	60 Months	1	3.99%	10%	72 Months	1	4.49%	10%
		2	4.50%	10%		2	5.00%	10%
		3	5.00%	10%		3	5.50%	10%
		4	5.50%	10%		4	6.00%	10%
2014 - 2019 Service Fee Waived	48 Months	1	4.99%	10%	60 Months	1	5.49%	10%
		2	5.50%	10%		2	6.00%	10%
		3	6.00%	10%		3	6.50%	10%
		4	6.50%	10%		4	7.00%	10%

RECREATIONAL VEHICLES / TRAILERS / CAMPER /TRACTORS

Model Year	Term	FICO Tier	APR	Down Payment	Term	FICO Tier	APR	Down Payment
2020 - 2023 Service Fee Waived	120 Months	1	5.49%	10%	180 Months	1	6.49%	10%
		2	6.50%	10%		2	7.50%	10%
		3	7.50%	15%		3	8.50%	15%
		4	8.50%	20%		4	9.50%	20%
2014 - 2019 Service Fee Waived	60 Months	1	6.49%	10%	120 Months	1	7.49%	10%
		2	7.50%	10%		2	8.50%	10%
		3	8.50%	15%		3	9.50%	15%
		4	9.50%	20%		4	10.50%	20%

**RATES INCLUDE A .50% DISCOUNT FOR AUTOMATIC PAYMENTS FROM A FSB ACCOUNT;
ADJUST RATE (ADD .50% FOR ACH OR BILLING LOAN STATEMENT)**

Lowest annual percentage rate assumes 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 \$460.36 monthly payment.

Lowest annual percentage rate assumes excellent credit history, automatic loan payment from a FSB account, 10% down payment on a new recreational vehicle financed for 120 months. A \$25,000 purchase under these assumptions, including a \$150.00 service fee, would result in a \$272.87 monthly payment.