

Loan Rates

Effective as of: April 10, 2023

\$25.00 Processing Fee on all Loans

Other rates and terms may be available, please call 651.777.8365



| Model Year | Term | Interest Rate | APR* | Monthly Payment |
|--|------------|---------------|--------|-----------------|
| New Automobiles/Trucks with 10,000 or less miles | | | | |
| 2022 - 2023 | 24 months | 5.99% | 6.251% | \$444.34 |
| | 36 months | 5.99% | 6.170% | \$304.99 |
| | 48 months | 5.99% | 6.129% | \$235.44 |
| | 60 months | 5.99% | 6.104% | \$193.81 |
| \$25,000 minimum | 72 months | 6.49% | 6.535% | \$420.66 ** |
| \$25,000 minimum | 84 months | 6.99% | 7.030% | \$377.68 ** |
| Used Automobiles/Trucks with 10,001 or more miles | | | | |
| 2017 - 2023 | 24 months | 6.99% | 7.257% | \$448.89 |
| | 36 months | 6.99% | 7.172% | \$309.56 |
| | 48 months | 6.99% | 7.131% | \$240.07 |
| Motorcycles (Down payment of 30% may be required on loans < \$20,000) | | | | |
| 2022 - 2023 (New) | 60 months | 7.74% | 7.840% | \$202.00 |
| 2018 - 2022 (Used) | 48 months | 8.49% | 8.612% | \$247.01 |
| Snowmobile, ATV, PWC Loans (Down payment of 30% may be required) | | | | |
| 2022 - 2023 (New) | 48 months | 7.49% | 7.612% | \$242.31 |
| | 60 months | 7.74% | 7.840% | \$202.00 |
| 2018 - 2022 (Used) | 24 months | 8.99% | 9.216% | \$457.84 |
| Boats (27' or less) - Motors - Trailers - Campers/RVs (Down payment of 25% may be required) | | | | |
| 2022 - 2023 (New) | 84 months | 6.49% | 6.565% | \$148.81 |
| | 120 months | 7.49% | 7.546% | \$118.94 |
| 2018 - 2022 (Used) | 60 months | 7.99% | 8.091% | \$203.20 |

*APR (Annual Percentage Rate)

To obtain the lowest APR, you must have excellent credit history, the maximum loan to value not to exceed 110% and debt-to-income not to exceed 45%.

The actual APR is determined when a credit decision is made and may be higher than the lowest rate available.

All Loans subject to credit qualifications/approval, some loans may have additional restrictions.

Monthly payments disclosed are based on a loan amount of \$10,000.00 plus a \$25.00 processing fee.

**Auto Loan terms of 72 months or greater are based on a loan amount of \$25,000.00 plus a \$25.00 processing fee.



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