



Effective Date: January 13, 2025

\$150 Loan Processing Fee applies to all installment loans. Minimum loan amount \$2,500.
Individual rates vary and are dependent on individual credit history and other factors including LTV and term. Rates are subject to change at any time.
Loans set up with automatic payment transfers from an HCB account will receive a 0.25% discount.

AUTOMOBILE LOANS

DESCRIPTION	SAMPLE RATES	SAMPLE APR *	Max Term/Amort.	LOAN TYPE	APR Loan Amount Examples
2024-2025 (NEW)	5.34%	5.57%	84 Mo	INSTALLMENT	\$20,000.00
2023-2024 (USED)	5.44%	5.70%	72 Mo	INSTALLMENT	\$20,000.00
2020-2022	6.34%	6.65%	60 Mo	INSTALLMENT	\$20,000.00
2017-2019	7.34%	7.73%	48 Mo	INSTALLMENT	\$20,000.00
2016 & older	8.34%	8.85%	36 Mo	INSTALLMENT	\$20,000.00

MARINE & RECREATIONAL VEHICLES

Includes: Boats, trailer coaches, travel trailers, 5th-wheel trailers, pop-up campers

DESCRIPTION	RATES	APR *	Max Term/Amort.	LOAN TYPE	APR Loan Amount Examples
2024-2025 (NEW)	6.50%	6.82%	60 Mo	INSTALLMENT	\$20,000
2023-2024 (USED)	6.70%	7.02%	60 Mo	INSTALLMENT	\$20,000
2020-2022	7.70%	8.02%	60 Mo	INSTALLMENT	\$20,000
2017-2019	8.70%	9.02%	60 Mo	INSTALLMENT	\$20,000
2016 & older	9.70%	10.03%	60 Mo	INSTALLMENT	\$20,000

MOTORCYCLES

Current year model up to 5 years old (*over 5 years old please call*)

DESCRIPTION	RATES	APR *	Max Term/Amort.	LOAN TYPE	APR Loan Amount Examples
2024-2025 (NEW)	6.74%	7.01%	72 Mo	INSTALLMENT	\$20,000.00
2022-2023 (USED)	6.99%	7.26%	72 Mo	INSTALLMENT	\$20,000.00
2020-2021	7.24%	7.56%	60 Mo	INSTALLMENT	\$20,000.00

OFF-ROAD & WATERCRAFT

Snowmobiles, ATV, UTV, Side-by-Side, Off-Road Motorcycles

DESCRIPTION	RATES	APR *	Max Term/Amort.	LOAN TYPE	APR Loan Amount Examples
\$2,500 - \$4,999	8.24%	11.24%	48 Mo	INSTALLMENT	\$2,500.00
\$5,000 +	7.74%	9.03%	60 Mo	INSTALLMENT	\$5,000.00

PERSONAL LOANS - Unsecured

Specific purpose of loan proceeds is **REQUIRED** ("*Emergency*" or "*Personal*" are not acceptable purposes)

DESCRIPTION	RATES	APR *	Max Term/Amort.	LOAN TYPE	APR Loan Amount Examples
\$2,500 - \$5,000	10.00%	13.04%	48 Mo	INSTALLMENT	\$2,500.00

*Annual Percentage Rate (APR). Published rate on date stated is subject to change without notice. Your actual APR may be higher than the lowest available rate and will be based upon multiple factors such as credit qualifications, loan amount, repayment terms, model year, and/or an automated payment from an HCB checking account.

Automobile Loan Sample Payment Streams:

- A \$20,000 loan for a term of 84 months at an APR of 5.57% will result in an approximate monthly payment of \$285.88.
- A \$20,000 loan for a term of 72 months at an APR of 5.70% will result in an approximate monthly payment of \$326.20.
- A \$20,000 loan for a term of 60 months at an APR of 6.65% will result in an approximate monthly payment of \$389.83.
- A \$20,000 loan for a term of 48 months at an APR of 7.73% will result in an approximate monthly payment of \$482.09.
- A \$20,000 loan for a term of 36 months at an APR of 8.85% will result in an approximate monthly payment of \$629.87.

Marine & Recreational Vehicle Loan Sample Payment Streams:

- A \$20,000 loan for a term of 60 months at an APR of 6.82% will result in an approximate monthly payment of \$391.32.
- A \$20,000 loan for a term of 60 months at an APR of 7.02% will result in an approximate monthly payment of \$393.20.
- A \$20,000 loan for a term of 60 months at an APR of 8.02% will result in an approximate monthly payment of \$402.66.
- A \$20,000 loan for a term of 60 months at an APR of 9.02% will result in an approximate monthly payment of \$412.26.
- A \$20,000 loan for a term of 60 months at an APR of 10.03% will result in an approximate monthly payment of \$421.99.

Motorcycles Loan Sample Payment Streams:

- A \$20,000 loan for a term of 72 months at an APR of 7.01% will result in an approximate monthly payment of \$338.49.
- A \$20,000 loan for a term of 72 months at an APR of 7.26% will result in an approximate monthly payment of \$340.88.
- A \$20,000 loan for a term of 60 months at an APR of 7.56% will result in an approximate monthly payment of \$398.29.

Off-Road & Watercraft Loan Sample Payment Streams:

- A \$2,500 loan for a term of 48 months at an APR of 11.24% will result in an approximate monthly payment of \$61.35.
- A \$5,000 loan for a term of 60 months at an APR of 9.03% will result in an approximate monthly payment of \$100.76.

Personal Loan Sample Payment Streams:

- A \$2,500 loan for a term of 48 months at an APR of 13.31% will result in an approximate monthly payment of \$63.45.