

APPLY ONLINE TODAY! WWW.BANKHCB.COM VISIT YOUR LOCAL BRANCH OR CALL (989) 362-6700 FOR MORE DETAILS Effective Date: 07/18/2025

PERSONAL INSTALLMENT LOAN RATES

HCB Customers will receive a 0.25% deduction from the base rate with automatic payments from a Huron Community Bank account.

SPECIAL AUTO LOAN PROMOTION

\$150 Loan Processing Fee Minimum loan amount \$2,500 Rates are subject to change at any time

AUTO LOAN RATES *2022-2025: Up to 84 months financing on model years 2022-2025 only 2017-2021: Up to 60 months financing on model years 2017-2021 2016 and Older: Up to 36 months financing on model years 2016 & older APR as low as* Term Payment per \$1,000 Up to 84 Months* 5.21% \$14.24 **RECREATIONAL VEHICLE** Trailer Coaches, Travel Trailers, 5th-Wheel Trailers, Pop-Up Campers Maximum loan amount for this product is \$75,000 *120-month term is ONLY available for loan amounts greater than \$30,001 Term APR as low as* Payment per \$1,000 Up to 120 Months* 6.61% \$11.48 **BOATS** Term APR as low as* Payment per \$1,000 6.81% \$19.71 Up to 60 Months **MOTORCYCLES** Current year model up to 5 years old. Term APR as low as* Payment per \$1,000 Up to 72 Months \$16.81 6.77% **OFF-ROAD & WATERCRAFT** Snowmobiles, ATV, UTV, Side-by-Side, Off-Road Motorcycles Term APR as low as* Payment per \$1,000 Up to 60 Months 6.81% \$19.71 **PERSONAL LOANS-UNSECURED** Loan Amounts from \$2,500-\$5,000 Term APR as low as* Payment per \$1,000 Up to 48 Months \$25.36 11.57%

*Annual Percentage Rate (APR). APR for auto, marine & recreational vehicle, motorcycles, off-road & watercraft, are based on a \$20,000 loan amount. APR for personal loans-unsecured are based on a \$5,000 loan amount. 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 account.

