



Community owned for better banking

VISIT YOUR LOCAL BRANCH OR CALL (989) 362-6700 FOR MORE DETAILS

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.

\$175 Loan Processing Fee

Minimum loan amount \$2,500

Rates are subject to change at any time

AUTO LOAN RATES

2023-2026: Up to 84 months financing available

2018-2022: Up to 60 months financing available

2017 and Older: Up to 36 months financing available

Term	APR as low as*	Payment per \$1,000
Up to 84 Months*	6.26%	\$14.73

RECREATIONAL VEHICLE

Trailer Coaches, Travel Trailers, 5th-Wheel Trailers, Pop-Up Campers

2023-2026: Up to 120-months financing available *ONLY* for loan amounts greater than \$30,001

2021-2026: Up to 96 months financing available

2020 and older: Up to 60 months financing available

Maximum loan amount for this product is \$75,000

Term	APR as low as*	Payment per \$1,000
Up to 120 Months*	6.63%	\$11.42

BOATS

Term	APR as low as*	Payment per \$1,000
Up to 60 Months*	6.86%	\$19.74

MOTORCYCLES

Current year model up to 5 years old.

Term	APR as low as*	Payment per \$1,000
Up to 72 Months*	6.80%	\$16.95

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*	6.85%	\$19.73

PERSONAL LOANS-UNSECURED

Loan Amounts from \$2,500-\$5,000

Term	APR as low as*	Payment per \$1,000
Up to 48 Months*	11.82%	\$26.25

*Annual Percentage Rate (APR). APR for auto, marine, motorcycles, off-road & watercraft, are based on a \$20,000 loan amount. APR for Recreational are based on a \$30,001 Loan. 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.

The following calculations are for auto, marine, recreational vehicle, motorcycle, off-road, watercraft & Unsecured Loans .

A \$20,000 loan for a term of 84 months at an APR of 6.26% will result in an approximate monthly payment of \$294.63 or \$14.73 per \$1,000.

A \$30,001 loan for a term of 120 months at an APR of 6.63% will result in an approximate monthly payment of \$342.64 or \$11.42 per \$1,000.

A \$20,000 loan for a term of 60 months at an APR of 6.86% will result in an approximate monthly payment of \$394.75 or \$19.74 per \$1,000.

A \$20,000 loan for a term of 72 months at an APR of 6.80% will result in an approximate monthly payment of \$339.04 or \$16.95 per \$1,000.

A \$20,000 loan for a term of 60 months at an APR of 6.85% will result in an approximate monthly payment of \$394.65 or \$19.73 per \$1,000.

A \$5,000 loan for a term of 48 months at an APR of 11.82% will result in an approximate monthly payment of \$131.25 or \$26.25 per \$1,000.

