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## 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**

\$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 on model years 2023-2026 only  
 2018-2022: Up to 60 months financing on model years 2018-2022  
 2017 and Older: Up to 36 months financing on model years 2017 & older

Term	APR as low as*	Payment per \$1,000
Up to 84 Months*	5.25%	\$14.25

#### RECREATIONAL VEHICLE

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

Model Years 2023-2026 ONLY: Up to 120-months financing available

Model Years 2021 and newer: Up to 84-months financing available

Model Years 2020 or older: Up to 60-months financing available

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*	6.63%	\$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	5.35%	\$19.03

#### 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 5.25% will result in an approximate monthly payment of \$285.06 or \$14.25 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 \$339.14 or \$16.95 per \$1,000.  
 A \$20,000 loan for a term of 60 months at an APR of 5.35% will result in an approximate monthly payment of \$380.63 or \$19.03 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.

