



Consumer Loan Rates
Effective April 7, 2025

Rate	APR ⁽¹⁾	Processing Fee	Maximum Term	Required Down Payment	Minimum Loan	Maximum Loan	Monthly P&I Payment per \$1,000 ⁽³⁾
New Boats: 2023 and Newer							
6.99%	7.41%	1%	60	10%	\$7,500	\$50,000	\$19.80
7.59%	7.82%	1%	120	10%	\$50,000	\$200,000	\$11.92
Used Boats: 2015 and Newer							
7.99%	8.42%	1%	60	20%	\$2,500	\$50,000	\$20.27
8.59%	8.82%	1%	120	20%	\$50,000	\$100,000	\$12.45
New RV: 2023 and Newer							
6.99%	7.41%	1%	60	10%	\$7,500	\$50,000	\$19.80
7.59%	7.82%	1%	120	10%	\$50,000	\$200,000	\$11.92
Used RV: 2015 and Newer							
7.99%	8.42%	1%	60	20%	\$2,500	\$50,000	\$20.27
8.59%	8.82%	1%	120	20%	\$50,000	\$100,000	\$12.45
NEW Other Secured: 2023 and Newer (Motorcycles, Jet Skis, ATVs, and Snowmobiles)							
7.49%	8.56%	\$150.00	12 to 36	20%	\$3,000	\$25,000	\$45.00
7.99%	8.46%	\$150.00	48 to 60	20%	\$5,000	\$25,000	\$22.11
USED Other Secured: 2015 and Newer (Motorcycles, Jet Skis, ATVs, and Snowmobiles)							
7.99%	10.02%	\$150.00	12	20%	\$3,000	\$25,000	\$86.98
8.49%	9.30%	\$150.00	24 to 36	20%	\$5,000	\$25,000	\$37.11
Unsecured Loan							
11.49%	13.95%	\$150.00	24	N/A	\$2,500	\$10,000	\$46.84
Small Dollar Loan Program⁽²⁾⁽⁴⁾							
14.25%	20.77%	\$25.00	12	N/A	\$500	\$1,000	\$89.90
14.25%	15.72%	\$25.00	24	N/A	\$1,001	\$2,500	\$48.13
14.25%	14.84%	\$25.00	36	N/A	\$2,501	\$3,500	\$34.30
Preferred Line of Credit⁽⁴⁾							
11.00%	12.00%	\$150.00		N/A	\$5,000	\$25,000	
Overdraft Line of Credit⁽⁴⁾							
18.00%	19.67%	\$25.00		N/A	\$500	\$2,500	

Rates quoted are best rates based on credit quality and are subject to credit qualification. Rates quoted are based on automatic payments from an active Sound Community Bank checking account. Add 0.50% if auto-pay from another institution or no auto pay. Rates and fee quoted are subject to change and should not be construed as a commitment to grant a loan. (1) Annual Percentage Rate (APR), based on a loan amount equal to the average of the minimum and maximum loan amount. (2) Additional qualifications apply. Speak with a Bank Representative for details. (3) Advertised payment assumes a monthly payment over the maximum term of the loan. (4) Rates may vary after account is opened.



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