



Consumer Loan Rates
Effective January 7, 2019

Rate	APR ⁽¹⁾	Processing Fee	Maximum Term	Required Downpayment	Minimum Loan	Maximum Loan	Monthly P&I Payment per \$1,000 ⁽³⁾
New Auto: 2017 and Newer							
4.75%	4.88%	\$75.00	36	10%	\$2,500	\$75,000	\$29.86
5.05%	5.15%	\$75.00	48	10%	\$2,500	\$75,000	\$23.05
5.40%	5.48%	\$75.00	60	10%	\$5,000	\$75,000	\$19.06
5.85%	5.92%	\$75.00	72	10%	\$5,000	\$75,000	\$16.50
Used Auto: 2004 and Newer							
5.25%	5.44%	\$75.00	36	10%	\$2,500	\$50,000	\$30.08
5.55%	5.70%	\$75.00	48	10%	\$2,500	\$50,000	\$23.28
5.80%	5.91%	\$75.00	60	10%	\$5,000	\$50,000	\$19.24
6.30%	6.40%	\$75.00	72	10%	\$5,000	\$50,000	\$16.71
Electric/Hybrid Auto: 2017 and Newer							
3.74%	3.82%	\$75.00	60	10%	\$5,000	\$75,000	\$18.30
New Boats: 2017 and Newer							
7.50%	7.92%	1%	60	10%	\$7,500	\$50,000	\$20.04
7.75%	7.98%	1%	120	10%	\$50,001	\$250,000	\$12.00
Used Boats: 2009 and Newer							
8.50%	8.93%	1%	60	10%	\$2,500	\$50,000	\$20.52
8.75%	8.98%	1%	120	10%	\$50,001	\$200,000	\$12.53
New and Used RV: 2009 and Newer							
8.75%	9.18%	1%	60	10%	\$2,500	\$50,000	\$20.64
9.00%	9.24%	1%	120	10%	\$50,001	\$150,000	\$12.67
NEW Other Secured (Motorcycles, Jet Skis, ATVs, and Snowmobiles)							
12.00%	13.92%	\$75.00	12 to 36	20%	\$3,000	\$5,000	\$47.07
12.00%	12.24%	\$75.00	48 to 60	20%	\$5,001	\$25,000	\$24.06
USED Other Secured (Motorcycles, Jet Skis, ATVs, and Snowmobiles)							
12.00%	15.61%	\$75.00	12	20%	\$3,000	\$5,000	\$88.85
12.00%	12.41%	\$75.00	24 to 36	20%	\$5,001	\$25,000	\$38.75
Unsecured Loan							
12.49%	13.71%	\$75.00	24	N/A	\$2,500	\$10,000	\$47.30
Small Dollar Loan Program⁽²⁾⁽⁴⁾							
15.25%	21.79%	\$25.00	12	N/A	\$500	\$1,000	\$90.38
15.25%	16.72%	\$25.00	24	N/A	\$1,001	\$2,500	\$48.61
15.25%	15.84%	\$25.00	36	N/A	\$2,501	\$3,500	\$34.79
Preferred Line of Credit⁽⁴⁾							
11.00%	11.50%	\$75.00		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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