

Loan Rates

EffectiveDate: 11/14/2022	Annual Percentage Rate	Term	Loan Amount	Payment Example Per \$1,000 Borrowed
Auto Loan [11]	As low as 4.49%	Up to 36 months		
	As low as 4.49%	Up to 48 months		
	As low as 4.49%	Up to 60 months		
	As low as 4.49%	Up to 72 months	\$20,000 and up	
	As low as 4.69%	Up to 84 months	\$35,000 and up	

[11] New & Used Auto Loans - Rates: APR = Annual Percentage Rate. Loans subject to credit approval. Rates may differ depending on borrower creditworthiness and underwriting factors. Rates reflect discount of up to 80 basis points for GAP, Warranty, and all payment protection products. APR cannot be discounted below 2.74%. Vehicles more than six model years in age or with mileage 100,000 miles or more will be subject to an additional 100 basis points on the rate. Current First Service loans are not eligible for cash offers, complimentary insurance, or other promotions. Purchase of payment protection products is not required.

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	Annual Percentage Rate	Term	Loan Amount	Payment Example Per \$1,000 Borrowed
Recreational Auto Loan (15)	As low as 6.49%	Up to Up to 60 months months	\$7,500 and under	
	As low as 6.49%	Up to Up to 72 months months	\$7,501 - 15,000	
	As low as 6.49%	Up to Up to 120 months months	\$15,001 - 25,000	
	As low as 6.74%	Up to Up to 132 months months	\$25,001 - 35,000	
	As low as 6.99%	Up to Up to 144 months months	\$35,001 and greater	
Motorcycle, Jet Ski, ATV, Riding Lawn Mower, or Tractor Loan (15)	As low as 7.95%	Up to Up to 60 months months		

[15] Vehicle Loans: APR = Annual Percentage Rate. Loans subject to credit approval. Rates may differ depending on borrower creditworthiness and underwriting factors. Rates reflect discount of 50 basis points for purchase of Guaranteed Auto Protection (GAP), and selection of payment protection. Purchase of payment protection products is not required.

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EffectiveDate: 11/14/2022	Annual Percentage Rate	Term	Loan Amount	Payment Example Per \$1,000 Borrowed
Second Lien Home Improvement Loan [55]	As low as 7.99%	1-5 years	\$25,000.00 and up	
	As low as 8.24%	6-10 years	\$25,000.00 and up	
	As low as 8.49%	11-20 years	\$25,000.00 and up	
First Lien Home Improvement Loan [87]	As low as 7.74%	1-5 years years	\$25,000.00 and up	
	As low as 7.99%	6-10 years years	\$25,000.00 and up	
	As low as 8.24%	11-20 years years	\$25,000.00 and up	
Second Lien Home Equity Loan [55]	As low as 5.99%	1-5 years	\$25,000.00 and up	
	As low as 6.49%	6-10 years	\$25,000.00 and up	
	As low as 6.99%	11-20 years	\$25,000.00 and up	
First Lien Home Equity Loan [87]	As low as 5.74%	1-5 years years	\$25,000.00 and up	
	As low as 6.24%	6-10 years years	\$25,000.00 and up	
	As low as 6.74%	11-20 years years	\$25,000.00 and up	

[55] Second Lien Home Loan Rates: APR = Annual Percentage Rate. Rates and terms are subject to change without prior notice; other restrictions may apply. Loans subject to credit approval. Individual rate may differ depending on borrower creditworthiness and underwriting factors. Your final APR may vary based upon customary fees and closing costs, which are treatable as interest when calculating your final APR. The payment example does not include amounts for taxes and insurance premiums. If applicable, the actual payment obligation will be greater.

[87] First Lien Home Loan Rates: APR = Annual Percentage Rate. Rates and terms are subject to change without prior notice; other restrictions may apply. Loans subject to credit approval. Individual rate may differ depending on borrower creditworthiness and underwriting factors. Your final APR may vary based upon customary fees and closing costs, which are treatable as interest when calculating your final APR. PMI=Private Mortgage Insurance. Flood and/or property hazard insurance may be required. The payment example does not include amounts for taxes and insurance premiums. If applicable, the actual payment obligation will be greater.

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EffectiveDate: 11/14/2022	Annual Percentage Rate	Index	Loan Amount
Personal Line of Credit [21]	As low as 8.99 - 17.39%	Index 6 Months T-Bill + 4.15% - 12.25% (Floor 8.99% - 17.39% Cap)	Maximum of \$30,000

EffectiveDate: 11/14/2022	Annual Percentage Rate	Term
Certificate Secured Loan [21]	Regular Share Rate + 3%	Same term and maturity as certificate
Savings Secured Loan [21]	Regular Share Rate + 3%	Up to 10 Years

EffectiveDate: 11/14/2022	Annual Percentage Rate
Credit Card [16]	7.99 - 18.00%

EffectiveDate: 11/14/2022	Annual Percentage Rate	Term	Loan Amount	Payment Example Per \$1,000 Borrowed
Furniture, Appliance, or Computer Secured Loan [21]	As low as 6.25%	Up to 36 months	Maximum of \$5,000	\$30.62
Unsecured Fixed Loan [21]	As low as 8.49 - 17.99%	Up to 60 months	Up to \$40,000	\$20.52 - \$25.40

[16] Credit Cards: APR = Annual Percentage Rate. Subject to credit approval. Rate may differ depending on borrower creditworthiness and underwriting factors. See our credit card disclosure for complete details.

[21] Loans: APR = Annual Percentage Rate. Loans subject to credit approval. Rate may differ depending on borrower creditworthiness and underwriting factors.

End of Loans