



Your FICO score will determine the loan's interest rate. Other considerations include term, down payment, collateral, automatic loan payment, and debt-to-income ratio.

FICO Tier	FICO Score Range
4	741+
3	701-740
2	661-700
1	620-660

PERSONAL LOAN RATES

AUTOMOBILE

Loan Type	Term	FICO Tier	Rate	Down Payment	Max. Term	FICO Tier	Rate	Down Payment
2010 New Service Fee \$150	72 mos	4	4.99%	10%	60 mos	4	3.99%	10%
		3	5.99%	10%		3	4.99%	10%
		2	6.99%	15%		2	5.99%	15%
		1	7.99%	20%		1	6.99%	20%
2009 Used Service Fee \$150	60 mos	4	5.99%	10%	48 mos	4	4.99%	10%
		3	6.99%	10%		3	5.99%	10%
		2	7.99%	15%		2	6.99%	15%
		1	8.99%	20%		1	7.99%	20%
2008-2007 Used Service Fee \$150	48 mos	4	6.99%	10%	42 mos	4	5.99%	10%
		3	7.99%	10%		3	6.99%	10%
		2	8.99%	15%		2	7.99%	15%
		1	9.99%	20%		1	8.99%	20%
2006-2003 Used Service Fee \$150	42 mos	4	7.99%	10%	36 mos	4	6.99%	10%
		3	8.99%	10%		3	7.99%	10%
		2	9.99%	15%		2	8.99%	15%
		1	10.99%	20%		1	9.99%	20%

BOAT

Loan Type	Term	FICO Tier	Rate	Down Payment	Max. Term	FICO Tier	Rate	Down Payment
2010 New Service Fee \$150	180 mos	4	6.99%	10%	120 mos	4	5.99%	10%
		3	7.99%	10%		3	6.99%	10%
		2	8.99%	15%		2	7.99%	15%
		1	9.99%	20%		1	8.99%	20%
2009-2003 Used Service Fee \$150	120 mos	4	7.99%	10%	60 mos	4	6.99%	10%
		3	8.99%	10%		3	7.99%	10%
		2	9.99%	15%		2	8.99%	15%
		1	10.99%	20%		1	9.99%	20%

Special approval required for all boats 8 years or older.

CERTIFICATE OF DEPOSIT AS COLLATERAL

SAVINGS AS COLLATERAL

Service Fee \$50	Rate 3% over CD rate, minimum rate 6.25%.	Service Fee \$50	Rate 6.25%.
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All CDs are to be held for safe keeping.

MOTORCYCLES / SNOWMOBILES / JET SKIS

Loan Type	Term	FICO Tier	Rate	Down Payment	Max. Term	FICO Tier	Rate	Down Payment
New/Used Service Fee \$150	48 mos	4	7.99%	10%	36 mos	4	6.99%	10%
		3	8.99%	10%		3	7.99%	10%
		2	9.99%	15%		2	8.99%	15%
		1	10.99%	20%		1	9.99%	20%

OVERDRAFT PROTECTION

Loan Type	FICO Tier	Rate
Overdraft Protection Annual Fee \$15	4	12.00%
	3	14.00%
	2	19.00%
	1	N/A

RECREATIONAL VEHICLES / TRAILERS / CAMPERS / TRACTORS

Loan Type	Term	FICO Tier	Rate	Down Payment	Max. Term	FICO Tier	Rate	Down Payment
2010 New Service Fee \$150	180 mos	4	6.99%	10%	120 mos	4	5.99%	10%
		3	7.99%	10%		3	6.99%	10%
		2	8.99%	15%		2	7.99%	15%
		1	9.99%	20%		1	8.99%	20%
2009-2003 Used Service Fee \$150	120 mos	4	7.99%	10%	60 mos	4	6.99%	10%
		3	8.99%	10%		3	7.99%	10%
		2	9.99%	15%		2	8.99%	15%
		1	10.99%	20%		1	9.99%	20%

UNSECURED

Loan Type	Term	FICO Tier	Rate	Max. Term	FICO Tier	Rate
Unsecured Maximum APR is 21% with fee	48 mos	4	13.00%	36 mos	4	12.00%
		3	14.00%		3	13.00%
		2	16.00%		2	15.00%
		1	N/A		1	N/A

Note: Rates listed require automatic loan payment from a First State Bank account, otherwise rates are .25% higher.