

All loans are subject to credit approval. Please call the Loan Department (850) 474-1400 if you have any questions regarding our loan products or loan rates.

Loan Type	Annual Percentage Rate	Daily Periodic Rate	Approximate Term
New Auto & Truck (100% Financing)	(as low as)		(up to)
	4.90%	0.013425%	36 months
	5.40%	0.014795%	48 months
	5.90%	0.016164%	60 months
(over \$25,000)	6.90%	0.018904%	72 months
(over \$30,000)	7.25%	0.019863%	84 months

Loan Type	Annual Percentage Rate	Daily Periodic Rate	Approximate Term
Used Auto & Truck (100% NADA Retail)	(as low as)		Term depends on year
Under \$5,000 retail value	7.25%	0.019863%	
Over \$5,000 retail value	5.90%	0.016164%	

Loan Type	Annual Percentage Rate	Daily Periodic Rate	Approximate Term
Boats	(as low as)		Term depends on year
New Over \$25,000 retail value	8.00%	0.021917%	
New Over \$20,000 retail value	7.50%	0.020547%	
New Under \$20,000 retail value	7.00%	0.019178%	
Used	7.00%	0.019178%	

Loan Type	Annual Percentage Rate	Daily Periodic Rate	Approximate Term
Motorcycles	(as low as)		Term depends on year
New	9.50%	0.026027%	
Used	10.00%	0.027397%	

Loan Type	Annual Percentage Rate	Daily Periodic Rate	Approximate Term
Mobile Homes	(as low as)		Term depends on year
New	11.00%	0.030136%	
Used	11.50%	0.031506%	

Loan Type	Annual Percentage Rate	Daily Periodic Rate	Approximate Term
Motor Homes	(as low as)		Term depends on year
New	7.90%	0.021643%	
Used	8.90%	0.024383%	

Loan Type	Annual Percentage Rate	Daily Periodic Rate	Approximate Term
Travel Trailers	(as low as)		Term depends on year
New	7.50%	0.020547%	
Used	8.50%	0.023287%	

Loan Type	Annual Percentage Rate	Daily Periodic Rate	Approximate Term
Share Savings Secured	(as low as)		
	4.75%	0.013014%	
Term Certificate Secured	variable - (2% over the certificate rate with a minimum of 4%)		
Signature	13.50%	0.036986%	up to 60 months
Special Purpose (furniture, computers, etc. acceptable collateral to be determined by the Loan Dept.)	11.90%	0.032603%	up to 60 months
Home Improvement	9.00%	0.024658%	up to 60 months

Loan Type	Annual Percentage Rate	Approximate Term
VISA Classic	10.90% No annual fee; 25 day grace period	
VISA Platinum	8.90% No annual fee; 25 day grace period	

**Call the Loan Department for information concerning our Mortgage Program rates.**

All rates are accurate as of 08/14/2007 and subject to change at any time.